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Travellers: Make Your Health Policy Work For You

By News Canada

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by: News Canada

(NC)—The purchase of travel health insurance is a sensible idea for anyone taking trips outside Canada. If you get sick unexpectedly or have an accident while you are away, the health services in other countries are generally much more costly than those which OHIP covers. When buying your insurance however, it is important to take all the time needed to fully understand the coverage as well as the limitations of the policy. Be sure to determine your own needs first, say industry specialists, then read the policy thoroughly to be sure those needs are covered.

The Financial Services Commission of Ontario (FSCO) reminds the travelling consumer that it is not enough to simply buy travel health insurance; travellers must also know how the policy works and how to use it. FSCO is an agency of the Ministry of Finance that regulates Ontario's insurance industry. Its suggestions in this regard are based on records of what went wrong for others.

It is important for example, to compare the policies offered by different companies, not just for price, but also for the amount of coverage, pre-existing conditions, deductibles, limitations and exclusions. Your health, age, the medication you take, the length of your trip and the destination are all factors that affect the price of a policy and the types of medical costs your insurer will cover. In some cases you may have to find an insurer willing to write a policy tailored to your circumstances.

To better compare each policy before purchase, take a look at the Travel Health Insurance Policy Checklist, posted on the FSCO Web site. Here's a sample:

Compare the maximum each policy will pay above Ontario health plan limits.

Look for age limits or medical criteria that might apply to you.

Compare how the policies define terms such as pre-existing condition, or a medical exclusion. Do they affect your coverage?

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Compare deductibles and/or co-payment clauses to understand your own obligation.

Compare payment procedures. Do you pay for the medical services first, followed by a reimbursement, or is the payment made directly from the insurer to the facility?

Check if policies require you to use "preferred" doctors and hospitals.

Are you covered for participation in the sports and activities you have planned, or are they excluded?

Can you buy extra coverage if you extend your trip?

What is the full package cost of each policy?

Don't forget, says FSCO, you may already have sufficient coverage from your credit card company or employee benefits plan. Don't buy more insurance if you are covered. Additional information on this subject is available online at

. Or, for a copy of their booklet Shopping for Travel

Health Insurance phone (416) 590-7298 (Toll Free: 1-800-668-0128).

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Vacationers... Did you know?

By News Canada

(NC)—The long-awaited vacations of 1.3 million Canadians may be ruined every year by Travellers' Diarrhea, also referred to as Montezuma's Revenge. While rarely life threatening, Travellers' Diarrhea has a way of disrupting a perfectly planned vacation by keeping you running to the bathroom or even stuck in bed.

To make sure your vacation is as wonderful as can be, travellers to Mexico, the Caribbean, Africa, Latin America, the Middle East and most parts of Asia should take precautions to avoid Travellers' Diarrhea.

"Now you have a tool that is recommended to help prevent Travellers' Diarrhea" said Dr. Suni Boraston, travel medicine specialist, Vancouver BC. "Travel specialists like myself are thrilled that there is now a prevention available for Travellers' Diarrhea. Called Dukoral™, it's an oral vaccine that you drink prior to your trip to help protect you from Travellers' Diarrhea. You still need to be cautious while travelling, but you can be a more confident traveller knowing that Dukoral is protecting you."

Travel Tips:

- Drink only carbonated bottled water or soft drinks, bottled fruit juices, alcoholic beverages without ice and hot beverages
- Only eat fruit and vegetables that you have peeled yourself
- Make sure that foods are well cooked
- Don't forget to visit a travel clinic or your family doctor well in advance of your trip to ensure you are medically protected from travellers' diseases including Travellers' Diarrhea.

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