

Travel 101



Planning a vacation? Here's your all-inclusive pre-travel checklist.

The world is your oyster, so where are you going to go? No matter where you travel to or how you get there, a little bit of planning ahead of time can ensure you are safe on your journey. If you're planning to travel, this handy checklist can help you stay a step ahead, worry free.

Preparing for your trip

- Understand what's covered under your provincial health care plan and what costs you would be responsible for if you experienced a medical emergency outside of the province.
 - Leaving the province for more than 214 days? Prior to purchasing your Travel Insurance, contact Saskatchewan Health to confirm your Saskatchewan Health coverage will remain in effect beyond 214 outside of Saskatchewan.
- Review any other travel insurance policies you may have to ensure there are no gaps in your coverage (e.g., credit cards, group/employer plans, etc.).
- Review your current travel insurance, group plan travel benefits, VIP Travel coverage, or the travel benefits available on your credit card. Know your coverage, including the following:
 - Who is covered on the policy?
 - How many days coverage does it provide?
 - What benefits does it include?
 - What are the maximum eligible covered amounts?
 - Is your current coverage adequate for your travel needs?
- If you have questions regarding your health insurance, contact [Saskatchewan Blue Cross](#) or your [local broker](#). You can request a health declaration questionnaire to review with your primary care physician to review any health conditions prior to purchasing coverage.

Packing medications & devices

- Make a list of your current medications, and make sure you have a supply of your medications that will last for the duration of your stay, with some extra in case your trip is unexpectedly extended.
- Pack a copy of any original prescriptions, as well as a note from your doctor explaining why it has been prescribed. In the event your medication is lost or stolen, you may be able to replace it.
- If you're taking any unusual medication, check that it's allowed into the region you're visiting.
- Check to make sure your medical device is allowed through airport security checkpoints. Oxygen, wheelchairs, scooters, crutches, canes, walkers, prosthetic devices and apnea monitors are just a few devices that are permitted through airport security prescreening. For a full list visit the Government of Canada's website at travel.gc.ca.

Know before you go

If you need a Top-up Travel Plan to extend the duration of your trip, ensure you understand your coverage. There may be changes in benefits available, eligible expense amounts, differing pre-existing condition clause and health questionnaires, etc.

Understand what to do in the event of an emergency. GeoBlue is an exclusive Blue Cross partnership across 97% of all medical facilities in North America (including the state of Hawaii & Puerto Rico). Saskatchewan Blue Cross travel plan holders have access to one of the largest networks of health care providers and facilities across the high-cost medical environment in the United States, providing our members with payment arrangement and coordination with the medical facility.

Register your flight details at flightdelayservice.ca to receive exclusive access to the airport lounge or hotel accommodation in the event of a delay. You must register your flight at least 24 hours prior to your departure. ([Flight Delay Service](#) benefits are exclusive to Saskatchewan Blue Cross travel insurance plans.)

Find out about vaccine-preventable illnesses that may be in the region you're travelling to prior to your departure. Travel advisory and vaccine information is available from the Government of Canada at travel.gc.ca.

Know what to do in case of medical emergency at the destination you are visiting. While you may be used to dialing 9-1-1, this is not the case in every country.



What are the most important things I need to know

PRE-EXISTING MEDICAL CONDITIONS:

- ❑ Travel Insurance Policies, including those providing coverage for unexpected medical costs, trip cancellation or trip interruption may cover claims to pre-existing medical conditions that are stable. It is essential to read your policy booklet and understand how it defines a pre-existing condition and terms such as *treatment* and *stable* as they pertain to your personal medical history.
- ❑ Terminology may differ between policies and carriers, but generally they will not provide coverage for conditions or symptoms, within a certain time frame prior to your trip:
 - Health deteriorated or symptoms became more frequent,
 - Been treated by a medical professional,
 - Required change of medication type or dosage,
 - Been recommended for consultations or tests.
- ❑ If you have any doubts about changes, you may have experienced during these time frames, or do not understand terminology in the policy or application for insurance, check with your doctor and your insurance advisor.
- ❑ Some policies will require you to declare all your medical conditions and medications, others will define the eligibility criteria required for coverage. It's important that you understand your medical status and report it correctly to the insurance company as that information is used to determine your coverage and your premium.
- ❑ Be aware that if there are any changes in your medical status between the time you purchase your policy and leave on your trip, you need to notify the insurance company as this may affect your eligibility and rates.
- ❑ Remember, if you provide inaccurate or incomplete information, your claim can be denied; even if the question that is answered incorrectly is not related to the cause of the claim.

ELIGIBILITY, EXCLUSIONS AND LIMITATIONS

- ❑ All travel policies define their requirements for eligibility. They also have certain limits on benefits and maximum amounts for certain types of claims, such as trip cancellation or interruption. Exclusions exist, for example: treatment of certain health conditions, including pregnancy-related conditions, may not be covered or may be limited.
- ❑ Claims generated by activities such as skydiving, bungee jumping, alcohol or drug abuse may not be payable. It is important you read and understand the exclusions and limitations; as travel coverage covers unexpected emergencies only.

For more information, please visit: https://www.thiaonline.com/_Library/Travellers_Insurance/THiA_Consumer_Brochure.pdf

ALWAYS CARRY YOUR TRAVEL INSURANCE CARD WITH YOU WHILE TRAVELLING.

Your travel insurance card holds vital contact information that will be needed in the event of an emergency.

Getting travel insurance is not just about keeping you physically safe when you travel, but also about helping to protect your finances. Having to pay for medical assistance in another country, even just across the border in the United States, can be very costly. Enjoy peace of mind with travel insurance from Saskatchewan Blue Cross – then all you have to do is enjoy your trip!

Emergency contacts

ANNUAL, INDIVIDUAL, OR TOP-UP TRAVEL PLANS

- ❑ Toll-free within North America: 1-833-729-0186 (if unavailable, please call the number below)
- ❑ Collect in all other locations: 1-306-518-0145

VIP TRAVEL OR GROUP/WORKPLACE TRAVEL PLANS

- ❑ Toll-free within North America: 1-866-330-3633 (if unavailable, please call the number below)
- ❑ Collect in all other locations: 1-306-667-5299VIP Travel or Group/Workplace Travel Plan

For more information or to apply for coverage, visit sk.bluecross.ca/travel, contact your local insurance broker or get in touch with us at 1-800-667-6853.

Why choose Blue Cross?

- ✓ **PEACE OF MIND**
Wherever you travel, your Blue Cross travel insurance plan will have you covered.
- ✓ **24/7 ASSISTANCE**
Blue Cross Travel Assistance is just a phone call away - available anywhere, any time
- ✓ **FLIGHT DELAY SERVICE**
Available for no extra cost, Flight Delay Service will reduce the stress a delayed flight can cause.
- ✓ **NO BULKY PLANS**
Your coverage premium is based on age, health and trip duration - so the rate you pay is based on you as an individual.