



# Reuter Insight

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## Emergency Medical Coverage Outside Canada

As the summer is upon us and plans are made to enjoy some time away from work, we wanted to remind you of the emergency medical coverage that is included in your health insurance policy. Since Canadian Government Health Insurance Plans severely limit the amount of coverage outside Canada, it is important to confirm the details of this coverage, if you are planning on travelling outside of Canada. A few key points and reminders to serve as a checklist before travelling are:

- Read your policy so that you are aware of the coverage details and any exclusions and limitations.
- Carry your wallet card with you at all times. Prior to seeking medical assistance, it is extremely important that you call the emergency number listed on your card first to open up a case file. Otherwise coverage may be limited or cut back.
- Trip cancellation insurance is not included in your group emergency medical insurance, so should be purchased separately if required.
- In most cases, additional travel insurance is not necessary.