



SNOWBIRD

Medi-Quote Inc.™

TRAVEL INSURANCE EXPERTS

BUYER'S GUIDE

Puzzling over how to find the best travel insurance?

We can help. Welcome to our new Buyer's Guide! At Snowbird Medi-Quote, we understand how important it is to have the best possible coverage during your travels at the right price. With this guide full of tips, tricks and a wealth of information relating to your insurance needs, you can rest assured that you will be armed with all of the right information when it's time to purchase.



It's never been easier to put the pieces together!

This extremely useful Buyer's Guide will tell you everything you Need to know about purchasing your insurance including where to start, available options, highlights from financial professionals and much more. We now have a Client Portal available 24/7— insurance information at your fingertips! And of course, our Brokers are still available to give you the best **Advice**, quality **Service**, and the **Best Value** for your needs to ensure you're travelling with **Peace of Mind**.

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Where do I start?

Snowbird Medi-Quote offers many different plans with various insurance providers. Choosing a plan that's right for you may get confusing, but knowing which plans are available and how they cover you will help make the choice a little easier.

The Insurance Checklist

The very first and most important step when considering your travel medical insurance is to view our travel insurance check list! This is a step-by-step list of what you'll need before you call to purchase your insurance policy.

Have you:

- ✓ Spoken with your doctor and/or your annual physical has been completed
- ✓ Written a list of medications and health conditions
 - Included names of medications and dates you began taking, changed or stopped taking
 - Included health concerns that occurred including trips to the ER, hospitalization and new investigation
- ✓ Travel plans have been discussed and/or are in place
- ✓ Called, emailed or set up an appointment with your Broker
- ✓ Insurance plan recommended and purchased
- ✓ Policy has been read and discussed
- ✓ Acquired wallet cards indicating policy number and assistance telephone lines
- ✓ Policy information has been packed for your trip

Travel Medical

Make it easy to choose a plan with this list of plan options and their descriptions. The plan you choose should reflect your current and future travel plans. If you have existing coverage, options are also available for extending your stay.

ANNUAL PLANS – These plans are most effective when you have multiple trips planned through the year. There are various plan lengths available, and your Broker will advise which options your provider has available and which would work best for your needs. You can add extra days to these plans (called a top-up), before or after departure. (Some restrictions apply.)

SINGLE PLANS – These plans are best used when you have only one trip planned for the year. You can extend these plans if needed. (Some restrictions apply.)

SINGLE CANADA PLANS – Use this type of plan if you are travelling out of your province of residence but staying within Canada. These are not available in an “annual” option.

TOP-UP – Use this plan (similar to a single trip) if you already have an annual plan or intend to purchase an annual plan but are travelling longer than the annual duration. You may top-up annual plans not purchased with Snowbird Medi-Quote as long as the annual allows top-ups from outside companies.

EXTENSION – You may extend your single trip or top-up while you are away. Just call us to purchase days, but ensure you do so before the current plan expires. (Some restrictions apply.)



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TRAVEL INSURANCE EXPERTS

Where do I start?

Health and Dental

If you are not yet covered by a health and dental plan, or would like to compare rates, we have options available.

Our plans will not cover existing medications, but as like any other insurance policy, these plans exist for the unforeseen and future health concerns. We have plans with just basic, drug and dental options to choose from.

Trip Cancellation and Interruption

These plans are available to cover your non-refundable costs for an upcoming trip, such as airfare, accommodations, and deposits on cruises. Furthermore, if your trips is interrupted unexpectedly, you may be able to claim costs for items such as flight change fees or unused accommodations that are non-refundable.

Some plans include added benefits such as baggage insurance while others offer it at an added cost. Call us to purchase your plan as soon as you've made your payments. The cost of the plan is based on your age and the sum insured.

“The service we received was excellent. The products you offered were affordable and we felt very confident with our dealings with your representative”

Testimonial from a Snowbird Medi-Quote Client

Medical Questionnaires and Applications

Most plans will require you to fill out a Medical Questionnaire and/or an application in order to apply for coverage.

Some plans and some medical insurance providers do not require that you fill out a medical questionnaire, and some specify you must only complete their forms if you are within a certain age category.

To support our **green initiative**, we offer online and emailed application forms (as well as many other documents) but still offer printable and mailed versions of these documents if required.

HEALTH AND DENTAL COVERAGE

Snowbird Medi-Quote can offer you and your family peace of mind with coverage for right here at home!

- In 2009, Canadian households paid 4.6 billion dollars in out of pocket expenses for prescription medicine.
- In 2008, the average Canadian spent \$1623 on health care costs that were not covered by their Provincial Health Care plan, and that number has increased by 30% from 2006.
- The best time to purchase a health benefit plan is before you need one

We offer all levels of coverage, from basic to comprehensive, through a variety of insurance providers, to meet your individual needs.

Where do I start?

Stability Period

Many insurance providers also include a provision called “**stability period**” that specifies that in order to have coverage for each pre-existing condition, nothing must have changed in a certain amount of time.

This includes **medication changes, dosage changes, brand changes, and removal or addition of medications**. Your stability period is usually determined when you are qualified into a plan category.

If your health or medications change before you depart, your coverage may be affected. A change in your health at any time during your travels may also affect your coverage for that condition. Please call us to discuss how your policy and coverage might be affected.

SURVEY SAYS

How do you prefer to purchase your travel insurance?

- **57.7% answered that purchasing over the phone was the most preferred method**
- **24.5% advised they preferred to purchase online**
- **17.8% indicated they'd rather meet with their Broker in person.**

Snowbird Medi-Quote is happy to service clients in any way they prefer, and especially love when clients assist us with our “Green” initiative!

WHAT DO SNOWBIRD MEDI-QUOTE CLIENTS THINK?

We asked our clients for feedback on what they felt was more important, and we were not surprised at the results. We asked:

What are you most concerned with when purchasing travel insurance?

- **72.5% of our respondents indicated that Coverage was the most important**
- **24.8% indicated that Pricing was the most important**
- **2.7% advised that Convenience was the most important**

This is great to hear! While price is certainly a factor, it is most important to ensure you have the coverage you need for the unexpected



Ask the expert! GoldenGirlFinance.ca, a site exclusively for women who want to take hold of their personal finances, has asked Lori Yorke to contribute her knowledge and experience as a feature expert! Visit [their website](#) to read some of the excellent advice and to submit your own questions.

What to consider when buying

All Policies Are Not Created Equal

Most policies sold through Snowbird Medi-Quote have similar types of coverage, including emergency medical, emergency transportation, emergency dental and other many benefits. However, not every policy is the same.

When comparing policies, benefits and cost, it's important to remember that there may be some exclusions and differences in the level of coverage you're receiving. Your broker has been educated and trained to choose the policy that best fits your specific needs based on your health, age, travel plans and price.

Essentially, the brokers at Snowbird Medi-Quote do your shopping for you. Should you choose to do a bit of shopping of your own, be sure to ask the right questions so that you can compare "apples to apples". Ask about **limitations, exclusions, deductibles** and **rules**. Will you receive the companion travel benefit? Is your coverage sufficient for **ANY** emergency? Can you receive coverage even if the trip was not purchased through an affiliated supplier?

If you discuss your policy with your friends and family and discover that your policy did not cost the same as theirs, you may feel that you did not get the best possible price from your broker. We know price is important and are always doing our best to get you the best deal possible. There are many factors that play a part in getting you the right coverage and these factors affect each individual Snowbird differently. Knowing the ins and outs of each individual policy

provider that Snowbird Medi-Quote represents is what we do best so that should the unexpected occur, you have the best coverage available for your situation.

Medical Questionnaires— Are You Informed?

At Snowbird Medi-Quote, we often hear from clients that they weren't aware of some of the details regarding their health conditions. Your Broker does his or her VERY best to ensure that you are receiving the best coverage at the best price including coverage for your pre-existing conditions if possible. A successful policy purchase with the right kind of coverage starts with YOU, our client.

Take a quick mental inventory of your existing health conditions and medications. Do you remember your last physical check-up? A few things to ask yourself before completing a medical questionnaire:

- **Do I know the correct medical terms or my health condition?**
- **Do I have an updated list of medications and do I know why the doctor prescribed them?**
- **Did the doctor advise me to change any of my habits?**
- **Did the doctor tell me that I had any result other than normal for any test that was done?**
- **Has the doctor told me what he's written in my file?**

What to consider when buying

Medical Questionnaires— Are You Informed?

Now that you're armed with all of the correct information, you're ready to call and request a quote from us. When we ask questions, you'll KNOW all the answers. If you don't know, we will ask you to check with your doctor. After all, "Piece of Mind" can only happen when you and your Broker are completely sure that you will be covered.

Most policies require a Medical Questionnaire. We realize that the questions can sometimes be confusing and that there are a lot of them! There are three easy ways to make sure your questionnaire is completed as accurately and honestly.

- 1. If you don't know, ASK!** Ask your doctor, and then ask your Broker. If you are not sure about anything you see in a medical questionnaire, just call. Let us take the confusion out of the process for you. This is one of the free services included in your consultation at Snowbird Medi-Quote!
- 2. Don't assume it doesn't apply.** If you see a term on a medical questionnaire, don't assume it doesn't apply to you just because you've not heard it before. Ask questions. What is that? It is possible that I may have been diagnosed with something similar? Have I heard my doctor mention that word to me? Your doctor may have used layman's terms instead of the proper medical term when discussing the condition with you.
- 3. Double check.** Check all of your answers thoroughly. Take your time! Even if you're in a rush to leave or take advantage of a great price, this is where you'll want to take your time and make sure you've got the right information included.

An example to consider is a casual conversation with your doctor about your health. If your doctor has advised that your glucose levels are a little high, and perhaps you should change your eating habits, would you leave thinking you had been diagnosed with a condition? Some of our insurance providers call that "glucose intolerance" and will expect to see a "yes" answer to questions about that condition if your doctor has indicated in his file that your levels are high. This is why we strongly urge you to ask your doctor direct questions about your health and get all of the information.

All of us at Snowbird Medi-Quote hope that each of our clients can enjoy their travels without encountering any health emergencies. And if the unfortunate should occur, we want to make sure you are informed and covered so that all you have to do is take care of your health.

Policy Documents

Please read your policy booklet and know the benefits, exclusions and limitations included. We do our best to inform our clients on as many important details as possible, but it is imperative to ensure you are well-informed before you travel. Some insurance policy workings are written in a way that is difficult to understand and interpret. If you have a question about what's written in the policy, call us!

**"The staff is extremely helpful,
we are very satisfied with the
service we have received"**

Testimonial from a Snowbird Medi-Quote Client

What to consider when buying

HIDDEN FEES— WHAT TO ASK

When purchasing travel medical insurance, be aware of hidden administration fees and charges.

Snowbird Medi-Quote does not charge fees for our services, however some brokerage firms might and some insurance providers will charge you broker fees for certain transactions that are unavoidable.

- If you top-up or extend a plan with a different provider than the original, is there a fee?
- Are there membership fees, and what are the advantages to me?
- Is there a fee to cancel, to receive an early return refund, or to extend my insurance?
- Is there a minimum reimbursement for early return refunds?

Payment Options

Snowbird Medi-Quote wants to make paying for your travel insurance policy as convenient as possible. We accept cash, cheques, money orders, Visa and MasterCard.

As well, we now have more options available for when to pay! We will accept a cheque deposit of \$50 and a post-dated cheque three weeks prior to your departure for the remainder of the premium. This allows you to lock in today's great rates and pay closer to when you're departing! (Not available for all plans—please ask your Broker if this option is available to you!)

If you'd prefer to pay via credit card, the deposit option is not available. Instead we can pre-book your policy to be processed just before the rates change or on the date that works best for you

Reduce Your Premium!

There are a few ways that you can reduce the cost of your travel insurance policy. Ask your Broker about:

1. **Deductibles**— Adding a deductible can reduce your premium and many of our insurance providers offer a range of deductibles. In some cases, the minute savings are not worth having a deductible, so it's best to do a price comparison. It's also important to remember that you will have to pay the full deductible each time you make a claim.
2. **Co-ordination**— Do you have another policy that covers some travel health insurance, but doesn't offer sufficient coverage for your travel plans? Ask your Broker about policy co-ordination. In some cases, you may be able to use your existing policy coverage to pay a large deductible on your new travel policy at the time of claim. A large deductible can reduce the cost of premium of your new policy.
3. **Discounts**— Many insurance providers offer discounts at certain times of the year or if two people book a policy at the same time. Ask your Broker about opportunities for discounts and "early bird" pricing.

What to consider when buying

Confirmation and Wallet Cards

Please verify that the information on your confirmation documents is correct, including the spelling of your name, medical plan, deductible option, dates of travel, etc. If there are any errors, please contact us immediately. Be sure to carry your wallet cards with you at all times. Don't forget to save your confirmation as it also acts as our income tax receipt.

Peace of Mind, Right Here at Home

We at Snowbird Medi-Quote thank you for allowing us to offer you travel medical insurance which provides you with peace of mind while on vacation.

Whether you are at home or currently down south, we would like to offer you and your family peace of mind with coverage for right here at home.

Did you know that in 2009, Canadian households paid 4.6 billion dollars in out of pocket expenses for prescription medicine? In 2008, the average Canadian spent \$1623 on health care costs that were not covered by their Provincial Health Care plan, and that number has increased by 30% from 2006.

Statistics show that as people age, their health care costs will increase. Many employers are either considering eliminating post retirement benefits, or have done so already. If you are retired, self-employed, unemployed or working part-time, it is quite likely you do not have a health benefit plan.

We offer all levels of coverage, from basic to comprehensive, through a variety of insurance providers, to meet your individual needs. These health plans are designed to bridge the gap between your provincial health plan coverage, and the costs which Canadian families incur. In addition, most plans also entitle you to a wealth of savings on other health related products and services, at no additional cost.

Our team of professionals is available to assist in reviewing your personal needs, and will recommend solutions for your supplementary health coverage.

Please call or email us today and ask how one of these products can help you avoid being burdened with unnecessary medical costs.

Refunds

If you wish to cancel your policy and receive a refund in full, please contact us prior to the effective date of your policy. There is no fee to cancel your policy prior to the effective date. We cannot issue a full refund on policies that are in effect and there is no refund available on multi-trip annual plans once they are in effect. We require a written request in order to cancel your policy.

"I have been dealing with Snowbird Medi-Quote for many years & find doing business with this company very satisfying"

Testimonial from a Snowbird Medi-Quote Client

What to consider when buying

Topping-Up Other Plans

Does your Credit Card or Group Plan provide adequate coverage?

ASK THE RIGHT QUESTIONS!

At Snowbird Medi-Quote we suggest that you speak to the Insurance Company that underwrites the Insurance coverage of your Credit Card or Group Plan to get the answers to these very important questions:

1. Am I covered for all Emergency Hospital/ Medical expenses and for what amount?
2. Is there a difference in coverage depending on my age, my medical history or if I take medications to stabilize my pre-existing condition?
3. Must I pay for my trip in full with my credit card in order for the insurance to be effective?
4. Is there different coverage for the primary cardholder than for the secondary cardholder?
5. Are family members that are travelling with me covered for medical under my plan, or must I purchase additional insurance?
6. Is there a maximum trip duration covered? Can I extend my coverage while on my trip through any travel insurance provider?
7. Is the plan a first payer or must I submit my bills to my Government Health Insurance Plan myself?
8. Does the plan provide a 24 hour, 7 day a week toll-free telephone number to call in case of an emergency?

9. Are there medical professionals on staff 24 hours a day, 7 days a week at the Emergency Assistance Centre?
10. If my return home is delayed due to sickness or injury of my travelling companion or spouse, is there an allowance to pay or out of pocket expenses such as accommodation and meals? What is the maximum per day? Up to how many days?

Date Changes

In some cases, changing your travel dates without having your policy updated may result in your policy becoming null and void.

Please advise us if you plan to change your dates of travel. There is no fee to change your policy information before it has become effective. Extensions and refunds for early return are still available (some restrictions apply), but we cannot change the start date once the policy is in effect.

INCOME TAX RECEIPTS

Would you like to claim your travel and health insurance purchases on your income tax? Your confirmation of insurance acts as your income tax receipt, so it's important to file that away for income tax season. If you require another copy of your confirmation, you may call us to have a copy mailed or emailed.

While Away

Urgent Care Clinic or Emergency Hospital Room?

Canadians equate a hospital emergency room to long lines, severe medical emergencies and general over-crowding. We also equate minor emergency care clinics with shorter lines, less severe emergencies and better service.

In the US, hospitals are not government owned or funded, so they are run as a for-profit business. That means that large hospital emergency rooms in the US are not plagued with the problems seen in most Canadian hospital emergency rooms. Smaller urgent care clinics may not accept Canadian insurance or accept direct billing agreements with your insurance providers. Urgent care clinics are also typically privately owned, have no requirements to provide direct billing services, and consider “medical tourism”, especially from Canadians, a big business for American health providers.

With this in mind, Canadians may want to consider visiting larger US hospital emergency rooms for even minor emergencies for better service. Most American hospitals allow direct billing agreements with Canadian insurance companies, can handle any large or small emergency and are, on average, more likely to allow the insurance company to negotiate the price of care.

“I like the personal advice I have been receiving from you”

Testimonial from a Snowbird Medi-Quote Client

This translates into better, faster service as well as savings for you, the consumer, by way of reduced premium increases on next year’s travel insurance premium.

Next time you are faced with a minor emergency while traveling in the US, you may consider seeking treatment at a hospital emergency room rather than an urgent care clinic. It’s a win-win situation for everyone involved.

This is strictly the opinion of Snowbird Medi-Quote Inc.

Before Seeking Treatment

Call the assistance line of your insurance provider, using the toll free number provided on your wallet card and listed in the policy wording.

An insurance provider’s number one priority is ensuring their client is well taken care of during an emergency. Not only does the insurance provider want to secure the best treatment available, they also want to ensure that you are not being taken advantage of with unnecessary and expensive procedures. The policy wording often includes a notice that not calling the assistance center prior to seeking treatment may result in a reduction in coverage. If you are physically unable to call the assistance center, a travelling companion or even emergency personnel can and will call on your behalf.

The bottom line is that the insurance provider acts on your behalf by negotiating and securing the best quality and cost of treatment available.

While Away

Extensions

To extend your policy while you are away, call Snowbird Medi-Quote prior to your current policy expiring. Unless you have spoken directly to a Broker, do not assume your extension is in place. We will extend your policy provided you have not had or intend to make a claim. If you have had a claim, special approval from the insurance provider will be required to extend your policy. Some companies require a form to be complete at the time of the extension.

Your broker will contact the insurance provider to have the extension approved. It is important to note that we will need to reach you to verify your dates and payment information as well as confirm the approval of your extension, so please be sure to provide information on how to contact you abroad.

Some provinces have restrictions on the maximum number of days allowed out of your home province, after which you must request special approval to stay longer. It may be a good idea to call your provincial health insurance plan information line to learn about the guidelines.

Closer Connections

Do you spend a large part of your time in the US? Read a helpful and educational article written by David Christianson of Wellington West Total Wealth Management in our 2011 Summer edition of the Snowbird Medi-Quote newsletter.

“The IRS and Border Service are becoming more closely connected themselves, so it is best to comply voluntarily, before they ask.” -

David Christianson, BA, CFP, R.F.P., TEP

Renting a Condo?

Did you know that you can purchase trip cancellation and interruption insurance to cover your non-refundable expenses related to your accommodations including condo rentals? This protection is available to cover unforeseen events that may prevent you from going away or for staying as long as originally intended. There are a few stipulations to note:

- The rental must be through a licensed rental agency or corporation
- At the time of claim, you will be asked to product an invoice and/or signed contract or rental agreement
- Maximums will still apply when making a trip interruption claim

DID YOU KNOW?

You can receive a quote through phone, email, online or in person

Coming Home

Temporary Trip Home

Should you have to temporarily return back to Canada at any time during your coverage period, please call our office to notify us. We can advise on the rules surrounding interrupting your coverage and in some cases we may be able to ensure you are not paying for days you won't make use of. If you are making use of an annual plan, please be aware that some plans require that you return to your home province specifically (and sometimes for a specific duration of time) in order to make use of the annual plan for further travelling.

“Service thus far has been excellent and staff has been very friendly and helpful”

Testimonial from a Snowbird Medi-Quote Client

OUTSIDE VISITORS

Canadian Travelers aren't the only people we provide insurance to. If you have friends or relatives coming to visit you in Canada we offer insurance to cover them for the duration of their trip.

Returning Early

If you return home early and qualify for a refund, we will require written proof indicating the date you returned to Canada or your Province of Residence. Acceptable documents must show your **name, location and date**.

Examples are a credit card receipt, documents at border crossing, flight boarding passes, etc.

Administration fees and minimum refund amounts may apply. Refunds are not available if you have made or intend to make a claim.

Contact Information

Advisories

Use the below contact information to view travel notices and advisories that may affect your travel plans and insurance coverage. If a travel advisory is in place for your destination, your policy may not cover you.

Health Advisories:

[Public Health Agency of Canada—Travel Health Notices](#)—Use this site to review current travel notices and advisories

[Health Canada Advisories, Warnings and Recalls](#)
Another site to review current and past advisories

Travel Advisories:

[Foreign Affairs and International Trade Canada](#)—Many Canadian Travel Insurance policies refer to this website in the exclusions section. There is also a wealth of information and resources to use when planning a trip.

Provincial Contact Information

The below contact information is useful when you have questions about specific policies, rules, and regulations that may pertain to your out-of-province travel. Also included are links to provincial health info lines and websites for general health information for residents.

Ontario

Ontario Health Services Seniors' INFOline

- Toll Free 1-888-910-1999 or
- [Website](#)

Telehealth Ontario:

- Toll Free 1-866-797-0000 or
- [Ministry of Health and Long-Term Care Website](#)

Manitoba

Manitoba Health Client Services:

- Toll Free 1-800-392-1201 Ext 7303 or
- [Website](#)

Manitoba Health Insured Benefits Branch:

- Toll Free 1-866-608-2983 or
- [Website](#)

Regional Health Authority Links:

- Toll Free 1-888-315-9257 or
- [Website](#)

Saskatchewan

Saskatchewan Health Medical Services Branch:

- Toll Free 1-800-667-7523 or
- [Website](#)

Saskatchewan Health Line: Toll Free

- 1-877-800-0002 or
- [Website](#)

Alberta

Health Links Alberta:

- Toll Free 1-866-408-5465 or
- [Website](#)

Alberta Health Care Insurance Plan:

- Phone 1-780-427-1432 or
- email health.ahcipmail@gov.ab.ca

Alberta Health Services:

- Toll Free 1-888-342-2471 or
- [Website](#)



Contact Information

Provincial Contact Information

British Columbia

HealthLink BC:

- Phone 1-604-215-8110 or
- [Website](#)

BC Health & Seniors Information:

- Toll free 1-800-465-4911 or
- [Website](#)

BC Medical Services Plan:

- Toll Free 1-800-63-7100 or
- [Website](#)

General Travel Information Links

Below are useful general travel information links pertaining to your departure from Canada.

[Passport Canada](#)—Information related to Canadian passports

[Canadian Air Transport Security Authority \(Seniors Section\)](#) - Information on air travel security for seniors

[US Customs and Border Protection](#)—Use this website to view various US-Canada Border Ports of Entry and border wait times
[FAQ—Admission into United States](#)—Frequently Asked Questions about the admission process for entering into the United States

Notes



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TRAVEL INSURANCE EXPERTS

Glossary of Terms

This glossary of terms is generalized and is meant to bridge the gap between policy wordings and the individual consumer. For specific definitions relating to your policy, please see the definitions section located in your policy wording.

ANNUAL OR MULTI TRIP PLAN: This type of plan allows you to make use of your travel insurance multiple times through-out the year with a limited number of days per trip.

APPLICATION: This form asks for personal details, travel plans and purchase options.

AUTOMATIC EXTENSION OF COVERAGE:

Coverage is automatically extended at no cost to you but within certain guidelines and restrictions. (Not available in all policies, please read your policy booklet for more information.)

ELIGIBILITY: Located on a medical questionnaire or policy wording which determines whether you are eligible to purchase a policy with that specific insurance provider.

EMERGENCY: Unforeseen illness or injury that requires immediate treatment during the period of coverage. (Remember that optional procedures and prescription refills do not count as emergencies.)

EXCLUSION: A health condition that will not be covered.

EXTENSION: Adding extra days of insurance coverage to an existing single trip or top-up while away.

GOVERNMENT HEALTH INSURANCE

PLAN (GHIP): The health insurance coverage that Canadian provincial and territorial governments provide for their residents.

MEDICAL QUESTIONNAIRE: This form asks specific details about your health in order to determine which plan fits your needs.

PERIOD OF COVERAGE: The period from the effective date to the expiry date as indicated on the confirmation, in the policy and for which the premium has been paid.

POLICY WORDING: This booklet contains all of the benefits, rules, exclusions and conditions that pertain to your individual policy.

RATE/PLAN QUALIFICATION: A series of questions on a medical questionnaire that determines which plan suits your needs based on your health information.

SINGLE TRIP: This plan is purchased at a daily rate or coverage.

STABILITY PERIOD: The period of time that a health condition must be stable (the definition of "stable" may differ in each policy) in order to receive coverage for that specific condition.

TOP-UP: Adding extra days of insurance coverage to an existing multi-trip annual plan.

TREATMENT: A medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a physician including, but not limited to, prescribed medication, investigative testing and surgery.