

PEACE OF MIND

**WE DON'T JUST SELL YOU TRAVEL INSURANCE,
WE HELP YOU BUY TRAVEL INSURANCE!**

To our loyal clients and potential new customers:

We are looking forward to assisting you with your travel insurance needs again this fall, and we are more prepared than ever before! This year, we have moved our Winnipeg office to a new location to accommodate our growing complement of people we hire to make sure we can handle your call. We have also made some improvements to our phone system and redefined our customer service standards since last year to ensure our preferred clientele gets preferential service

More and more snowbirds are finding out about what Snowbird Medi-Quote has to offer as a leading provider of travel insurance to Canadians. We are *the* source for expertise in travel insurance.

Top 5 Reasons to buy your insurance from Snowbird Medi-Quote:

5. Early Return Refunds are available if you return home from your trip early and have unused days left on your coverage (subject to some conditions).
4. We offer a No-Risk-No-Questions-Asked money back guarantee should you need to cancel your coverage prior to the effective date of your policy FOR ANY REASON.
3. We maintain your health information in our database and so all you need to do is update us annually with any changes to your health during your one-on-one consultation. It is very important that ALL of your health history is considered when your policy is booked to ensure that you don't have any surprises if you have a claim.
2. With our years of experience and comprehensive plan offerings, we can find coverage for almost everyone.
1. We have access to a family of insurance products to give our clients a real choice. One call compares more than 5 products. We do the work for you and will email you with our recommendation. And we are always updating our product offering to keep up with current industry standards. If it is out there... we offer it!!! Single trips, multi-trip annual plans, top-ups on other insurer's plans... **PLUS...** many of our annual plans include coverage for unlimited travel within Canada. And that is just the beginning.

The only way to know which of our products is the best choice for you, is *still* to call or make an appointment to come into our office for a one-on-one consultation, or to request a quote on our website at www.Mediquote.ca/form. For those of you who have received our newsletter in past years, we have always sent an application form and Medical Questionnaire. This year, we have decided to save some trees and send you the right form the first time... once we have completed this year's consultation!

Over the course of the winter, our brokers have taken some time to write some articles about what we know about travel insurance that you will want to know. We have included some articles in this newsletter and posted these and others on our Facebook page, just search Snowbird Medi-Quote. If you like this type of information or wish to offer feedback on these articles and others, look us up on Facebook. Become a fan and let us know what questions you would like us to answer, or give us feedback on our articles! Become a Fan on Facebook before August 31st and have your name entered to win a prize. More details on our Facebook site.

Our number 1 priority has always been to provide you with quality travel insurance at a good price and with exceptional service. Our team of licensed brokers will work together with you to achieve this goal for all your travel insurance needs. We look forward to hearing from you, so don't delay. Check out the section on our Early Bird Specials to be sure you get the best deal possible on your travel insurance this year.

We wish you safe and happy travels again this year and we thank you for your continued trust and support.

 *Lori, Shirley and The Team at Snowbird Medi-Quote*



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“EARLY BIRD” SEASON

It's Early Bird Time again!! Insurance rates will be going up in the fall, and we are offering our clients a chance to save money with our standard offer we have come to be known for and that so many of our clients take advantage of!!

Not familiar with this?? You can lock in your prices before rates go up! Call us for a quote today, and we will tell you how to lock in your prices without having to pay ONE

PENNY until just before prices go up!! Don't pay \$50 to lock in your rates!!!! Pay nothing and we will lock your prices in so you can take advantage of the Early Bird prices before they go up, and do so at the last possible moment.

When are prices going up? Our experience tells us that the answer to that question can be a moving target!!!! Don't miss a thing... sign up to get updated via our email newsletter as information becomes available.



THE THREE MOST COMMON THINGS TO WATCH FOR WHEN BUYING TRAVEL INSURANCE

If you have ever read a travel insurance policy or been personally denied a claim by a travel insurance company, you will know that travel insurance companies write in a number of clauses which serve to limit their risk of claims even though they have agreed to sell you a policy. If you haven't read a policy or been denied a claim, and you are traveling to the US often to visit your newly purchased property, it could save you a lot of headaches to familiarize yourself with the most common things to watch for when buying a travel insurance policy.

The first is the application form.

If you are age 55 to 60 years of age, or older, that form will also include a Medical Questionnaire. This form is usually made up of a list of medical questions that require a yes or no answer and serves to qualify you into a rate category and assign a pre-existing condition clause (we will talk about those next). This medical questionnaire becomes part of the contract between you and the insurance company. If any question is answered incorrectly based on the information contained in your file with your family physician, the insurance company will consider your entire policy null and void. This will leave the traveler without coverage for ANYTHING, even if it is unrelated to the question answered incorrectly. It is of the utmost importance to your coverage that the questionnaire accurately reflects the information contained in your doctor's file. If you are unsure, you should verify with your doctor as to what your doctor's file says.

The next is the 'pre-existing medical condition exclusion'. This exclusion stipulates that any current medical condition that you take medication for must meet certain criteria before the insurance company will agree to cover it. If the definition uses the term 'treated', it means that any current medical condition you have been treated for (in any way including but not limited to medication or surgery) in the time period specified in the policy will NOT be eligible for coverage. If the definition uses the term 'stable', it means that any current medical condition you have been treated for (in any way including but not limited to medication or surgery) in the time period specified in the policy will be covered provided that condition meets the criteria set out in the policy's definition of stable.

Most stable definitions require that there be no new symptoms or more severe symptoms develop, or that no change of medication take place during the time period specified. Even decreases in medication (which you would think is a good thing...!) are not allowed in most policies. Some clauses even specify that you cannot be referred to a specialist during the stability period.

If you do not meet the pre-existing medical condition exclusion, the insurance company will disallow any claim that is made relating to that particular medical condition only. The policy wording will outline the specific definition of stability that applies to your plan.

The third is the 'eligibility criteria'. This criteria is either found in the medical question section or hidden deep in the

policy wording, but is a very important part of the policy. If the applicant does not meet the eligibility criteria, the insurance company will not cover any claim for ANY medical emergency for that applicant. We encourage all of our clients to read your insurance policy to understand exactly what applies in any policy you consider purchasing.

These types of policy specifics can certainly intimidate someone contemplating travel or purchasing property in the US, especially for those who live with medical conditions looking for coverage for those conditions.

To avoid hassles at the time of claim and protect yourself against the denial of your travel insurance claim, we suggest:

1. You know your medical conditions, medical background and understand your medications, why you take them and when the dosage was last modified in any way.
2. Use a qualified travel insurance expert, like Snowbird Medi-Quote, who devotes our time to understanding the intricacies of these policies, to save you time and money and provide peace of mind that you have purchased the medical insurance that will provide you the coverage you are looking for so you can enjoy your trip to the fullest.

After all, you have worked hard to accumulate the assets you have. Don't gamble them away by taking a chance with your travel insurance!

DOES YOUR CREDIT CARD OR GROUP PLAN PROVIDE ADEQUATE COVERAGE? ASK THE RIGHT QUESTIONS!!

If you are planning to use credit card or group coverage, consider 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 medication 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 my 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 payor or must I submit my bills to my Government Health Insurance Plan myself?
8. Does the plan provide a 24 hour, 7 days 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 a subsistence allowance to pay for out of pocket expenses such as accommodation and meals? What is the maximum per day? Up to how many days?

It shouldn't be difficult to get the answers to these questions. You should be able to speak to the Insurance Company that underwrites the insurance coverage of your Credit Card or Group Plan to get the answers. The phone number to the insurance company with these answers should be in with your paperwork.

DO NOT TAKE CHANCES – TRAVEL PROTECTED.

DID YOU ALSO KNOW?

- Our Winnipeg office recently moved. See below for our new Winnipeg address.
- We now sell Health and Dental Benefits for when you are in Canada. Enquire about this, too!
- Snowbird Medi-Quote is independently owned. We have offices in Winnipeg and Calgary, not in Toronto. Beware of impostors!!!
- We have a 'Request for Quote' page on our website where you can submit your information and we will get back to you with the plan we recommend for you.
- You can also book your one-on-one consultation in person by making an appointment at our Calgary or Winnipeg office.

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New This Year!!!

We are going paperless! Now you can complete your medical questionnaire online!!! Ask us how you can submit your medical questionnaire online. No need to print, scan and email your form back to us!!! *Not every insurance company we represent supports this initiative

ARIZONA 2010

This year marked our 5th trek down to Arizona to visit our clients and potential clients! And this year was our most successful yet! We love to meet our clients and thank all who made the effort to come to the Marketplace in Mesa and Yuma to meet us back in February. In fact, we had so many clients come to see us this year that we ran out of our best prizes early. The winners of our two 'Dinner for Two' prizes are posted on our website.

Next year, we hope to make stops in other locations. Have your say in where you would like to visit us close to where you stay by clicking on the link to our online survey at Mediquote.ca.

We will update all clients who subscribe to our email newsletter of our plans as we get closer to February 2011!!! Perhaps you should make plans to drop by next year... See what thank-you gifts we give to our clients who make the effort to come see us.

We hope to see you down there.

URGENT CARE OR E.R.? EMERGENCY CARE IN THE UNITED STATES

We often see client's frustration, if they have a small emergency while on their trip, that a lot of Urgent Care clinics do not accept Canadian insurance. This means, if they used an Urgent Care clinic to seek treatment from a doctor, they had to pay the physician fees out of pocket.

The reason Urgent Care Clinics don't often accept Canadian insurance, is that they are typically privately owned, and there is no requirement for them to provide a direct billing service, and everyone knows that 'medical tourism', especially from Canadians, can mean big business for American health services providers.

Back home in Canada, our mindset would always be to go to a 'Minor Emergency Clinic' whenever possible in case of a minor medical problem, and only ever to go to a hospital emergency room if the severity of the situation would warrant it. Translate this same mindset to seeking treatment in the US, and that is actually the **opposite** of what we believe you should do.

Canadians equate a hospital emergency room to long lines, severe medical emergencies, and general overcrowding. Canadians also equate Minor Emergency Clinics with shorter lines, less severe emergencies and better service for those types of emergencies.

In the US, hospitals are not government owned or funded, so they are run

as for-profit businesses. That means that large hospital emergency rooms in the US are not plagued with the problems that some Canadian Emergency Room have. They typically are not underfunded, short-staffed or overcrowded. They don't have long line-ups, and you don't feel that you are taking up a spot that could be better used on someone more sick than you are.

The good news is most American hospitals allow direct billing arrangements with Canadian insurance companies. Therefore, you won't have to pay out of pocket, and if you show up at an Emergency Room of a hospital that does not have a direct billing arrangement, a direct bill may be negotiable. They can handle all sort of medical emergencies, large and small. And they are, on average, more likely to allow the insurance company to negotiate the price down in a volume discount than an Urgent Care clinic.

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.

So 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.

Why don't we offer more information about our travel medical insurance on-line?

The internet offers *information*; at Snowbird Medi-Quote, we offer *knowledge and expertise* to ensure the policy you buy is the best one based on your specific needs. Let us make sure you have the best value for your money while providing the most suitable coverage for your specific situation.



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REFER-A-FRIEND CONTEST 2010

Our 2009 Refer-A-Friend contest was the most successful contest we have ever had!!! Thank you for referring your friends to us! If you haven't heard... All you have to do is have your friends call us for a quote. See our website for the complete list of past winners and upcoming prizes for next year!!! Remember, both you and your friend who get a quote will be entered into our draw. Good luck!!!

*These articles are the opinion of Snowbird Medi-Quote only, and are not intended to prejudice any current or future claim.

CALL 1-800-661-3098, OR LOCALLY @ 403-259-2969 IN CALGARY OR @ 204-947-9210 IN WINNIPEG FOR A QUOTE OR TO LOCK IN YOUR RATES TODAY!!!