

Insurers - Out of Country and Stability Travel Provisions

Insurer	Travel Assist Provider	Stability Clause
Sun Life	Allianz	<p>There are some emergency services that are not covered or there may be limits and conditions that apply.</p> <p>Note: When a claimant has a chronic pre-existing condition, emergency services do not include treatment provided as part of an established management program (basically, regular, non-emergency treatment) for a chronic condition that existed before leaving the province of residence. Here are some examples of when emergency services would and would not be covered in relation to a chronic, pre-existing condition:</p> <p>1) A member has a chronic asthma condition that they manage with medication. While travelling abroad, they suffer an unexpected asthma attack and require emergency medical treatment. This treatment would be covered because it is an illness that can't wait until the member returns home to Canada.</p> <p>2) A member with kidney disease requires regular dialysis treatments to manage their chronic condition. While travelling abroad, they are unable to access their regular treatment. In this case, any dialysis treatment or any medical emergency resulting from the absence of such treatment would not be covered. It is expected that the member would make arrangements for continued dialysis, as required, during their trip.</p> <p>3) A member with a heart condition needs to take blood thinner medication and has to be monitored regularly to ensure that the clotting time of their blood is within the desired range (PT/INR monitoring).</p> <ul style="list-style-type: none"> • While travelling abroad, these monitoring visits would not be covered if they decide to go to a doctor's office to have their blood levels checked, as they are not considered to be an emergency service. • However, if the patient ran into complications (i.e. develops a blot clot causing a stroke or embolism) and needed emergency care, the emergency services would be covered.
Manulife	Allianz	<p>Stable means that the insured person:</p> <p>1) has not in the 90 days before the departure date:</p> <ul style="list-style-type: none"> • been under treatment or evaluation for new symptoms or conditions uncovered in a medical examination, or • experienced a worsening or increased frequency of existing symptoms or examination findings related to the medical condition, disease or illness - diagnosed or undiagnosed if the insured person has been seen by a medical professional in relation to the symptoms, or • been prescribed or recommended a change in treatment or medication related to the medical condition by a physician or other medical professional, not including regular changes in medication that are made as part of an ongoing treatment or a reduction in medication due to an improvement in the medical condition, or • been admitted to or treated at a hospital for the medical condition, or <p>2) did not have future non-routine tests, investigations or new treatment planned for a previously identified medical condition or future medical appointment planned with respect to an undiagnosed medical condition.</p>
Great-West Life	Travel Assistance (also referred to as Global Medical Assistance)	<p>This plan provides coverage for sudden and unexpected medical emergencies, which arise when the plan member or dependent is temporarily traveling outside of Canada, for business, vacation or education reasons.</p> <p>A medical emergency is generally considered to be one that arises as the result of:</p> <ul style="list-style-type: none"> • A sudden or unexpected injury, or • A new medical condition which was not identified or being treated prior to the patient's departure from Canada, or • A previously identified medical condition which was stable and controlled immediately prior to the patient's departure from Canada. In such cases the patient may be required to provide medical documentation for up to three months prior to departure showing there is no history of seeking medical treatment which would suggest that the condition was not stable.

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Empire	Allianz	<p>Even though your doctor may say you are okay to travel, if there has been any change in your health in the three months prior to your departure that are related to the condition you require assistance for under the Travel Emergency Assistance Program, your condition may not be considered medically stable. That means your claim may not be eligible. To be considered medically stable during the 90 days leading up to your departure, you/your eligible dependant must not have:</p> <ul style="list-style-type: none"> • Been treated or tested for any new symptoms or conditions • Had an increase or worsening of any existing symptoms • Changed treatments or medications related to the medical condition • Been admitted to the hospital for treatment of the medical condition • Been advised of future non-routine test, investigations, surgery or new medical care planned for an undiagnosed medical condition
Industria Alliance	Canassistance	<p>No coverage will be provided under this benefit for any expenses that are incurred for a Medical Emergency if:</p> <p>a) The Insured Person's medical condition was not stable before the absence from his province of residence began; and</p> <p>b) The Medical Emergency results directly or indirectly from that medical condition.</p> <p>The insurer determines, at its sole discretion, what stable means. In this assessment, the insurer may take into consideration the following:</p> <p>a) Medical status;</p> <p>b) Medical treatment, examination, consultation or hospitalization;</p> <p>c) Increase or worsening of any symptom or health problem;</p> <p>d) Change in medical treatment or in medication;</p> <p>e) Medical treatment or examination planned or for which results are pending for any symptom or health problem; within a period of 90 Days prior to that absence.</p>
Greenshield	Allianz	<p>Stable means that during the 90 days immediately preceding your departure:</p> <p>Your pre-existing/pre-diagnosed medical condition:</p> <ul style="list-style-type: none"> • has been controlled by the consistent use of the same medications and dosages (excluding changes in medication that regularly occur as part of your ongoing treatment, or decreases in dosage resulting from an improvement in your pre-existing or pre-diagnosed medical condition) prescribed by a legally qualified medical professional; • has not, in the reasonable opinion of a legally qualified medical professional, required additional treatment for a recurrence, complications or any other reason related either directly or indirectly to your pre-existing or pre-diagnosed medical condition; <p>You have not consulted a legally qualified medical professional for, or had investigated or diagnosed, a new medical condition for which you have not received medical treatment;</p> <p>You have not scheduled/are not awaiting any future appointments for non-routine examinations, tests or investigations (including results) for a potentially undiagnosed medical condition; and</p> <p>You have not scheduled/are not awaiting any exploratory surgical procedures for an undiagnosed medical condition or surgical procedures for a diagnosed medical condition.</p>

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Equitable Life	Allianz	<p>What Travel Assist does NOT cover:</p> <p>“Emergency” means a sudden, unexpected, acute illness or accidental injury that requires immediate, medically necessary treatment, prescribed by a doctor. An illness would not be considered as “sudden” or “unexpected” if it is related to a chronic condition and:</p> <ul style="list-style-type: none"> • Your treatment or medication for that condition recently changed; • You experienced new, more frequent or more severe symptoms prior to traveling; or • You are awaiting test results for your condition, or you recently received test results showing a worsening in your condition.
Blue Cross	Blue Cross	<p>Stable means the Participant, in the 90 days prior to arrival in Canada, or 90 days prior to the departure date if the Participant is travelling outside Canada, has not:</p> <ul style="list-style-type: none"> • been treated or evaluated for new symptoms or related conditions; • had symptoms that increased in frequency or severity, or examination findings indicating the condition has worsened; • been prescribed a new treatment or change in treatment for the condition (generally does not include reductions in medication due to improvement in the condition, or regular changes in medication as part of an established treatment plan); • been admitted to or treated in a Hospital for the condition; or • been awaiting new treatments or tests regarding the medical condition (does not include routine tests).
The Benefits Trust	Berkley Canada	<p>Emergency Hospital & Medical does not cover losses or expenses related in whole or in part, directly or indirectly, to any of the following:</p> <ol style="list-style-type: none"> 1. Any sickness, injury or medical condition (other than a minor ailment) that was not stable: <ul style="list-style-type: none"> • in the 180 days prior to the departure date if you are between 70 and 79 years of age; or • in the 365 days prior to the departure date if you are 80 years of age or above. 1. Any medical condition for which, prior to the departure date, medical evidence suggests a reasonable expectation that treatment or hospitalization could be required while travelling. <p>Stable means any medical condition (whether or not the diagnosis has been determined), other than a minor ailment, for which there has been:</p> <ul style="list-style-type: none"> • no hospitalization; and • no new diagnosis, treatment or prescribed medication; and • no change* in treatment or medication; and • no new, more frequent or more severe symptoms; and • no new test results showing deterioration; and • no referral to a specialist (made or recommended) and the insured person is not awaiting surgery or the results of further investigations performed by any medical professional. <p>*Change includes any new treatment or medication, stopped treatment or medication, increase or decrease in treatment or medication but does not include transition between generic and brand-name versions of drugs with the same active ingredient and dosage or the routine adjustment of dosage within prescribed parameters when taking insulin or oral diabetes medication.</p>

Please refer to your specific contract wording for the unabridged policy wording