



## THE TRUTH ABOUT TRAVEL INSURANCE

**MYTH:**

**Provincial health insurance will reimburse you for medical bills related to accidents and illnesses outside of your province.**

**TRUTH:**

Provincial health insurance is unlikely to cover all international, or out of province, medical expenses. Ontario's OHIP (Ontario Health Insurance Plan), for example, only covers up to \$400 per day and BC's Medical Services Plan covers just \$75 per day, while the average inpatient cost at an American hospital is almost \$4,000 a day. The Canadian government recommends travellers purchase private health insurance when they leave the country because of the potentially high costs of foreign hospital care\*.

**MYTH:**

**You don't need to buy travel medical insurance if you have a credit card.**

**TRUTH:**

The travel insurance available on credit cards is usually only travel accident insurance and does not typically cover illness. More often than not, credit card travel accident insurance only covers travel costs that were paid for with that card.

**MYTH:**

**Your health benefits available at work will cover all of your travel insurance needs.**

**TRUTH:**

The travel insurance plans available through employers do not cover missed flights or trip cancellation and some may not cover family members. Most major travel insurance companies provide cost-effective travel assistance that can help stranded passengers get home or to their destination, include trip cancellation and delay coverage, provide emergency care and navigate the unfamiliar territory of foreign hospitals.

**MYTH:**

**Your travel insurance automatically pays your medical bills while you are on vacation.**

**TRUTH:**

Some travel insurance plans require you to pay expenses up-front and then file a claim later for reimbursement. Major travel insurance providers, such as AIG Travel Guard, will work directly with the medical providers to cover up front costs.

**MYTH:**

**While in a foreign country, you're on your own to find medical treatment.**

**TRUTH:**

If you need medical treatment, you should call your travel insurance company. Global travel insurance providers, like AIG Travel Guard, have the expertise, translation services and local knowledge to direct you to good hospitals and help ensure you get the best possible care.

**For more information on the truth about travel insurance please visit [www.truthabouttravelinsurance.ca](http://www.truthabouttravelinsurance.ca).**

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