



SUPPLEMENTARY TRAVEL HEALTH INSURANCE WORKSHEET

QUESTION	Name of PLAN 1	Name of PLAN 2	Name of PLAN 3
1. Is the plan an out-of-country add on to a domestic supplementary medical plan, or is it a travel insurance plan designed to meet the needs of the policyholder during a specific time out-of-country with various additional benefits such as coverage for lost luggage, stolen property or travel cancellations?			
2. Does the plan have a booklet on the details of the coverage provided under the plan and the process of enrolling in and using the plan that is easy to understand and well laid-out?			
3. If you find it necessary to use your insurance, what do you show as proof of world-wide coverage?			
4. Does the plan have a 24-hour toll-free contact number with service in English (or French)?			
5. Is this number listed on the plan's health insurance card?			
6. What is the process for enrolling in the plan?			
7. When does the plan begin and end?			
8. Can you renew the plan? If so, how is this done and what is the maximum length of coverage?			
9. Does the plan enable you to have continuous coverage before, during, and after you go abroad?			
10. Does the plan assume it is the primary or secondary carrier? If it is the secondary carrier, when does coverage begin?			
11. Is there an age limit on the insurance policy holders?			
12. If you obtain medical assistance while you're abroad, when and how should you inform the agency?			
13. What are the procedures for filing a claim, and how long does it take to get reimbursed after filing the claim?			
14. What documentation of expenses is required? Does the bill need to be in English and the amount of the charges in Canadian dollars? Does the bill need to clearly state the diagnosis and treatment received?			
15. Does the plan require up front payment with reimbursement when the receipts are submitted?			
16. What do you do under the plan if you have to pay cash up front and have no money?			

17.	What are the exclusions of the policy? (often these are more important than what is covered)			
18.	What is the maximum amount of coverage that is provided?			
19.	What other limits to the coverage are set out in the policy?			
20.	Does the plan cover 100% of the cost of health care?			
21.	Are there deductibles? If so, what are they?			
22.	Does the plan cover pre-existing medical conditions?			
23.	Does the plan include hospitalization coverage for accidents and illnesses while abroad?			
24.	Will the plan cover emergency room expenses?			
25.	What is the coverage for medical evacuation?			
26.	In the event of death, what is the coverage for repatriation of remains?			
27.	Does the plan cover non-emergency visits to the doctor or medication prescribed while abroad?			
28.	Is dental coverage provided?			
29.	Is ambulance or emergency transport to a hospital covered?			
30.	Does the plan cover you in the countries you are planning to visit? (e.g. high risk due to disease or war zone)			
31.	Does the plan cover sports injury?			
32.	Does the plan cover physiotherapy, massage, acupuncture and/or other rehabilitation services? Is the coverage adequate for your needs?			
33.	Does the insurance plan cover students while driving an automobile or motorcycle?			
34.	Does the plan cover high-risk activities such as scuba diving or skiing?			
35.	Are emotional and psychological related issues covered?			
36.	In addition to medical coverage, does the policy cover lost luggage, stolen property or travel cancellations?			

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