

# A Husband's Point Of View



## A.M.H. Financial Services



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Many Canadians are travelling right now so I have decided to speak about travel insurance once again.

Most Canadians are aware of the importance of purchasing travel protection such as cancellation and medical insurance when travelling outside the country. However, many Canadians do not even consider purchasing medical insurance when travelling within Canada.

Whether you are travelling outside your province or Canada, travel insurance plans are designed to help protect you against the cost of unexpected emergencies that may occur before or during your trip.

If you're heading to a tropical beach, cross-border shopping or visiting family or friends in another province or country—your full provincial healthcare plan won't go with you. That means, if you experience a medical emergency away from home, you'll be left to arrange for care and pay for it too. This can become very costly.

It's more important than ever to secure travel insurance, even within Canada. Many Canadians have no idea that provincial healthcare plans won't fully cover them once they leave their home province. Hospitalization is usually covered, but other coverage is limited. In fact, some provinces won't even cover ER fees.

This brings home how important it is to get travel insurance even when travelling within Canada.

**For more information or to get a travel insurance quote call me today (780) 425-4058 or email me at [andy@amhfinancial.ca](mailto:andy@amhfinancial.ca)**

### On the Lighter Side

What coffee do people drink when they are sad?  
Depresso

Why didn't the dog want to play football? He was a boxer

Does an apple a day really keep the doctor away? If you aim well enough

Why can't the bankrupt cowboy complain? He's got no beef.

Did you hear about the accident at the army base? A tank ran over a box of popcorn and killed two kernels.

### SOME EXAMPLES OF WHAT PROVINCIAL HEALTHCARE PLANS DON'T COVER

- **Ambulance—ground, mountain and sea rescue**
- **Family member to bedside**
- **Emergency dental services**
- **Accommodation costs and meals for travel companions**
- **Return of travel companion and return of dependent children**
- **Return of vehicle**
- **Medical equipment rental**
- **Prescription drugs**
- **Medical follow-up**

# COVID-19 and your Travel Insurance



On February 28, 2022, the Government of Canada lifted their blanket advisory to "Avoid Non-Essential Travel" that has been in effect since December 15, 2021.

### What does this mean for fully vaccinated Customers?

If you have been fully vaccinated against COVID-19 at least 14 days before the start of your trip, travel insurance policies that include emergency medical benefits will provide coverage for any unforeseen medical emergency related to COVID-19 in accordance with the terms and conditions of your policy. This applies to trips with a departure date on or after February 28, 2022.



**Travel with peace of mind!**

### Emergency Medical

Fully vaccinated customers will now be covered for COVID-19 and related expenses under travel insurance plans that include Emergency Medical Insurance benefits.

At this time, booster shots are not required to be considered fully vaccinated.

### Trip Cancellation and Trip Interruption

COVID-19 is still considered a known event in relation to Travel Advisory status changes, and a Trip Cancellation or Trip Interruption Insurance claim will not be paid if an individual cancels or interrupts their trip for a reason related to COVID-19, except for one of the three events mentioned below.



- ◆ Your sickness (accompanied by a medical certificate) due to contracting COVID-19 that prevents you from travelling as planned.
- ◆ A positive COVID-19 test result (accompanied by a medical certificate) within 72 hours before your departure from home which prevents you from travelling as planned.
- ◆ Your job loss as a result of the pandemic impact at your place of employment.

### Quarantine Coverage

If required to quarantine, the following benefits are available under most Travel Insurance plans that include Emergency Medical coverage:

- ◆ Extra expenses for meals, accommodation, telephone calls and taxi fares
- ◆ Expenses to bring you home

### What does this mean if I am not fully vaccinated?

If you have not been fully vaccinated against COVID-19 at least 14 days before the start of your trip, the Travel Advisory to "Avoid Non-Essential Travel" remains in effect.



## ***Why you need Travel Insurance even if you don't leave the country***

Most Canadian travellers assume that their provincial health insurance covers them from coast to coast. But the coverage has limits that everyone should know about before taking a trip to another Canadian province. You must have a valid provincial health insurance card. When you travel within Canada, your provincial health plan offers basic coverage to reimburse the costs of a hospital visit following an accident or sudden illness. In fact, as a result of Interprovincial health insurance agreements, most hospital services will be covered provided of course, that you are eligible. This includes among others:

- ◆ Hospital services provided to in-patients or out-patients, if the services are medically necessary to maintain health, prevent disease or diagnose or treat an injury, an illness, or a disability.
- ◆ Medically required physician services rendered by medical practitioners.

Health insurance in each province or territory has limitations. So, wherever you are in Canada, you may have to pay for costs that are not included in your provincial coverage. Ambulance trips, emergency dental care and medical devices are some examples of services that are not normally reimbursed. Similarly, health services provided by a health professional (such as doctors, optometrists, dentists, etc.) will be reimbursed up to the rates that are effective in your province or territory of residence.

Therefore, if you see a doctor during your trip, they may require you to pay the difference out of pocket between the fees billed in your province of residence and the ones in the province you are visiting. Depending on the services received, the cost can be high and may not be reimbursed. Similarly, health services provided by a health professional (such as doctors, optometrists, dentists, etc.) will be reimbursed up to the rates that are effective in your province or territory of residence.

For your trips or stays outside of your home province I strongly recommend that you purchase travel insurance before you leave to protect you in case of an accident or sudden illness.

This insurance will allow you to receive reimbursement for various expenses that are not generally covered by your public health insurance plan, such as:

- ◆ Emergency dental care
- ◆ Accessories and medical devices prescribed by the attending physician (splints, crutches, prostheses, etc.)
- ◆ Prescription drugs prescribed in a medical emergency
- ◆ Ambulance transportation costs
- ◆ Emergency medical repatriations to your province or territory of residence, if this service is considered necessary and safe
- ◆ Urgent dermatological care
- ◆ The services of different types of health professionals (physiotherapist, podiatrist, chiropractor, etc.)
- ◆ Accommodation costs in a private or semi-private room
- ◆ The part of the costs that would normally be charged to you for consultations outside a hospital (difference between the rates in effect in the province you are visiting and the ones in which you reside).



Financial Advisor  
Since 1976



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Take a look at our website!

[www.amhfinancial.ca](http://www.amhfinancial.ca)

AMH Financial Services is a full-service firm. We offer services to help you examine your financial goals and select the options that will best suit your needs, timeframe and investment style. We believe in helping you create a comprehensive financial plan for your family that includes planning, insurance and portfolio management.

Understanding what matters to you.

As life changes, your financial priorities evolve. That's why at AMH Financial Services we are here to understand you first, and then your financial picture.

We take the time to understand your unique investment goals. Through an in-depth discovery process, we'll get to know who you are and what truly matters to you and your family.

**MY COMMITMENT AS A FINANCIAL ADVISOR IS TO HELP PEOPLE TO REACH THEIR FINANCIAL GOALS. IF YOU HAVE A FAMILY MEMBER, FRIEND OR COLLEAGUE WHO YOU FEEL COULD BENEFIT FROM A CONVERSATION WITH ME, I WOULD BE PLEASED TO SPEAK WITH THEM WITHOUT OBLIGATION.**

I believe that every individual has an unalienable right to make the best and most effective use of hard-earned income, to have easy access to up-to-date and informed advice, and to be able to provide for short and long-term requirements.

I am committed to serving the individual customer with investment and financial portfolios which will meet current needs and provide for future requirements and situations.



My mission is to help you to make an educated decision that you are comfortable with!



It's a fact that money is a topic that many people have strong opinions on. Some love it, and some hate it. Money can be the root of all evil or the source of happiness and prosperity.

#### **DID YOU KNOW**

##### **Global Debt Is Now Almost 2.5 Times Greater Than the World's Total Stockpiles of Money**

This is an astronomical figure and a sign that there could be some significant financial shocks in the future.

##### **Our Bank Notes Aren't Made From Trees**

Trees aren't cut down to make our bank notes. They're made from cotton and linen fibres.

##### **Money Is Dirty**

Paper money is a breeding ground for bacteria. The average banknote carries over twenty types of disease-causing microbes, with high levels of staphylococcus and ecoli found on them.

