



Tips on TIPS Newsletter - July 2024

REMINDERS FOR CANADIANS TRAVELLING OUT OF PROVINCE/COUNTRY



ELIGIBILITY



As a reminder, to be eligible for our travel insurance products, Canadians travelling out of province or out of country **MUST** meet the eligibility requirements for the product (as outlined in each Policy Wording).

Please be aware we **CANNOT** offer coverage to any individual who has already departed Canada. Coverage must be arranged prior to departure and extensions must be arranged prior to the existing coverage expiring.



EXTENSIONS OF TRIPS IN PROGRESS



This is not handled the same way we handle Visitor to Canada policies where a new policy is issued for an extension. For Canadian residents travelling outside their province or outside Canada, **DO NOT** issue a new policy to extend coverage for a trip in progress. If an extension is done this way, *it will not be valid*. You need to contact Head Office during regular business hours to determine if we can extend coverage for a trip in progress. [The Extension Request Form – Canadians out of Province \(ExtCov – 2106\)](#) needs to be submitted to our office for consideration. In most cases the extension can be granted if:

1. their current policy has not yet expired; and
2. they are able to answer **NO** to all questions on the Extension Request form; and
3. their trip duration will not exceed the maximum number of days a resident may be outside their province without jeopardizing their provincial health care.

If there is a **YES** answer, we would require details of the incident or of their change in health, and the request would require special consideration. Please allow as much time as possible before the expiry of the policy for this process. Extensions are not guaranteed, and your client should always purchase coverage for the longest duration they can reasonably expect for their trip prior to departure.

REMINDERS FOR VISITORS TO CANADA

MONITORING PENDING POLICIES

If you have Pending policies for your clients, you should be checking with them regularly to determine if they have made plans to travel to Canada. Your friendly follow-ups will help your clients remember they have a Pending insurance policy and to take the required action with the insurance once the visa decision is finally made. The 'Visitor to Canada Pending Report' is sent out at the beginning of each month with a list of your Pending policies. For more information, see our [Newsletter from June 2023](#).

MONITORING SINGLE PREMIUM POLICIES

Single Premium policies go into force on the effective date unless you contact us PRIOR to that date to change the policy dates. We do NOT send out any report on these policies as we assume they are meant to go into force on their effective dates. If you know when you sell the policy that the effective date you enter in our system is tentative, it is vital that you contact these clients regularly to avoid the policies going into force when the insureds have not yet arrived. **Better yet – sell Pending Monthly Pay when the arrival date is not confirmed and avoid the hassle.**

Want to sell a policy on the Monthly Payment Plan (MPP)?

GENERAL REMINDERS QUESTIONNAIRES & CLAIMS

MEDICAL QUESTIONNAIRES

Where required, medical questionnaires must be completed and dated no more than 5 days PRIOR to the policy being issued to determine eligibility for coverage and rate qualification. Unless you choose the “Signatures will NOT be obtained” path as you are creating the policy in TIPS, the completed questionnaire, signed and dated by the client who provided the answers, must be sent to us by email or fax within 3 business days of the policy being issued. Keep a copy for your own records and review the questions carefully with your client; an incorrect answer could render their coverage null and void. The most recent, up-to-date versions of the medical questionnaires for each product can be found under [View Documents](#) in TIPS.

DO NOT under any circumstances tell your client how they should respond to a question based on your interpretation of their health. If your client is unsure how to answer a question, direct them to their physician or health specialist.

EXPENSE REIMBURSEMENT VS. PAY DIRECT ON CLAIMS

21st Century insurance products are designed as “reimbursement” plans and are indicated as such in all our Policy Wordings. Insureds are free to seek treatment where they choose to and are not limited to a specific network of medical providers, but reimbursement may be limited to the ‘reasonable and customary charges’ for the care received.

In most claim scenarios, the client will need to pay the medical provider directly for the services received and submit the invoices to Global Excel Management (GEM) to be adjudicated and reimbursed. All claims are reviewed to determine eligibility for reimbursement, and these reviews can take time; medical records need to be obtained, status of pre-existing conditions may need to be determined, etc.

Whenever possible on larger hospitalization claims, attempts will be made to pay providers directly, but often, your client may be required to pay all or part of the bill and then seek reimbursement through the claims process. For more information, see our [Claims Reference Guide](#).

Click to Download our
Claims Reference Guide

Acceptable Methods of Payments for Policies

The only acceptable methods of payment in TIPS are Visa and MasterCard. If your client does not have a Visa or MasterCard, please have them e-transfer full payment to wendy@21stcenturytravelins.com make sure they include the quote number in the transfer. Our office will process the payment and notify you when the policy has been issued. E-transfer is not available for the Visitor to Canada monthly payment plan.

REMEMBER – you are not allowed to use your own credit card for a client's policy as per insurance regulations.

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