

Travelling Outside Canada?

Did you pack travel insurance?



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If you require medical care while travelling outside of Canada, your NWT Health Insurance may only cover a portion of your health care costs.

Travel insurance helps pay for unexpected costs you may incur when you are travelling. These can include emergency medical costs, lost baggage, cancelling your trip and accidental death insurance. Since travel insurance plans may not cover all items, you should ask the insurance agency questions about which plan meets your needs and what the restrictions and limitations are.

Should I buy travel insurance if I am travelling outside Canada?

For residents travelling outside of Canada, the cost of medically necessary services needed for an emergency or sudden illness will be reimbursed at NWT rates, in Canadian currency. The cost for health services may be considerably higher outside Canada. You will be responsible for paying the difference between the fee charged and the amount reimbursed by the Health Services Administration office.

Therefore, consider purchasing a plan before you leave the NWT so that you are covered.

Where can I get travel insurance?

- You may have group health insurance through your employer, union or professional association that might cover out of territory medical and hospital expenses. Check to see if it does and what the limitations are.
- You can purchase coverage through companies offering individual travel insurance (e.g., insurance or travel agency, auto club, bank, etc.).
- Your credit card may provide some protection. Check to see what it covers and be aware of any restrictions (i.e. length of coverage does the ticket need to be purchased through the credit card, etc.).

Before you travel

Make sure to pack travel insurance EVERY time you travel outside Canada. Get a travel insurance plan that covers you for the duration of your trip. If you are not sure what is covered or need more information, please contact:

Health Services Administration
Department of Health and Social Services
Bag #9, Inuvik, NT X0E 0T0 Canada

Toll-free: 1-800-661-0830
Fax: (867) 777-3197

Phone: (867) 777-7400
E-mail: hsa@gov.nt.ca

This is not a statement of the acts or regulations, but is designed to give general information about travel insurance and health care coverage when travelling outside of Canada. It is for your convenience and is not a legal document. All information contained herein is subject to current provisions of the Medical Care Act, Hospital Insurance and Health and Social Administration Services Act and their regulations.

If you would like this information in another official language, contact us at 867-920-3367. Si vous voulez ces informations dans une autre langue officielle, téléphonez-nous au 867-920-3367.