

TRAVELLING WITHIN CANADA?

What you should know

Travelling Outside NWT...

THE NWT HEALTH CARE PLAN LOOKS AFTER YOUR HOSPITAL AND MEDICAL EXPENSES. HOWEVER, WHEN YOU ARE TRAVELLING OUTSIDE OF THE NWT TO OTHER PROVINCES, YOU MAY NOT BE COVERED FOR CERTAIN EXPENSES.

What is travel insurance?

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.

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.).

This brochure is not a statement of the acts or regulations, but is designed to give a general outline of health care coverage when travelling outside the Northwest Territories. It is for your convenience only 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 Services Administration Act and their regulations.

If you would like this information in another official language, contact us at 1-855-846-9601. Si vous voulez ces renseignements dans une autre langue officielle, communiquez avec nous au 1-855-846-9601.

But Within Canada?

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

The NWT has an agreement with provinces and territories to have doctor visits and hospital care for medically required services billed directly to the Department of Health and Social Services. In most cases, you rarely see the bill. However, you may be required to pay up front for medical services provided in Quebec. Some doctors in other provinces/territories may also request payment up front for services provided. If you do have to pay up front, you can apply for reimbursement.

However, some medical expenses are not covered by the NWT Health Care Plan. **The plan does not cover air and ground ambulance and any related costs if you are in an accident or become ill while travelling outside the NWT.**

Most private insurance plans cover ambulance services, prescription drugs and other additional benefits. Therefore, consider purchasing a plan before you leave the NWT so that you are covered.

What should I take with me when I travel to other provinces/territories?

Always carry your NWT health care card with you. You will be asked to produce a valid NWT health care card before receiving health care services in other provinces. If you cannot prove you are covered under the NWT Health Care Plan, you may be required to pay up front.

Applying for reimbursement

If you have paid up front for medically required doctor or hospital services, complete a personal reimbursement form, which can be found at www.hss.gov.nt.ca.

Only medically required services will be considered for reimbursement.

Note:

- *not all services are eligible for reimbursement.*
- *only services considered medically required under the NWT Health Care Plan will be reimbursed.*
- *travel must originate in the NWT to be eligible for medical travel benefits.*
- *all claims must be submitted within 12 months of the date on the receipt.*

Before you travel

Find out what the NWT Health Care Plan covers before you travel. The brochure *Your Health Care Benefits* provides additional information concerning health care coverage. Also check out the brochure *Travelling Outside of Canada*. They can be found on the Health and Social Services website at www.hss.gov.nt.ca.

If you are not sure what is covered or need more information, please contact:

**Health Services Administration
Department of Health and Social Services**

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