

MEDOC® Travel Insurance



First Premium Deduction for the 2017/2018 policy year is August 5, 2017.

Enclosed is your MEDOC Travel Insurance coverage statement for the policy year effective September 1, 2017. **To ensure you get the right coverage at the right price** it is important to follow these steps.

1 Read your New Coverage Statement.

- The letter enclosed in this package has important information about your new MEDOC policy including information on your rates. Your rates may be impacted by your age, the Health Option you qualify for and any applicable rate changes.

2 Complete the Health Option Questionnaire. SUBMISSION DEADLINE: August 31, 2017

- Completing this questionnaire will save you money if you qualify for the Optimum or the Preferred Health Option.
- If you do not qualify for the Optimum or the Preferred Health Option, **DO NOT** return the Health Option Questionnaire. You automatically qualify for the Standard Health Option.
- Please complete all medical questions accurately. Incorrect information could adversely affect your coverage and/or claims experience.
- If you qualify for the Optimum or the Preferred Health Option, please ensure you sign and date the Health Option Questionnaire and return it to Johnson Inc. no later than the final deadline of August 31, 2017.

3 Making Changes to your existing coverage.

- If you require any change to your existing coverage or need to update us on your personal information please email us at travelinsurance@johnson.ca.
- A Supplemental Plan provides coverage for an extended single trip that is longer than your Base Plan Coverage. It provides coverage only during the dates as noted on your new coverage statement. You can amend these dates at any time prior to your day of departure from your province or territory of residence.
- If you are insured under a Base Plan, trip dates are not required up front. However, at the time of a claim you will be required to provide proof of departure from your province or territory of residence.
- Changes to the deductible options (if applicable) must be received by Johnson Inc. by October 5, 2017.

4 One last look. Make sure the Health Option Questionnaire is complete.

- Before you return the Health Option Questionnaire, please review to ensure all questions have been answered and the information is accurate. It is important the Health Option Questionnaire medical questions are answered accurately and correctly as any incorrect information could adversely affect your coverage and/or claims experience.
- Don't forget to write your Policy number on the enclosed wallet card and carry it with you when travelling.

READ ME FIRST

IMPORTANT DATES

July 14, 2017

Last day for Johnson Inc. to receive changes that will be reflected in your first premium deduction, including the Health Option Questionnaire.



August 5, 2017

First premium deduction for the 2017/2018 policy year.



August 31, 2017

Deadline for submission of the Health Option Questionnaire.



October 5, 2017

Final deadline to terminate your MEDOC coverage for the new policy year. Please call us at the telephone number listed below or email your requests with full names typed.

MEDOC Contact information

1-866-606-3362

travelinsurance@johnson.ca

Call Johnson for **member discounts** on home and auto insurance.

Call: 1-855-744-3727

If you currently have your home or auto insurance through Johnson, you are already saving!

IMPORTANT INFORMATION

What's new for the 2017/2018 Policy Year?

MEDOC® Rates

Over the past few years global healthcare costs have continued to rise and the Canadian dollar has dropped in value against U.S. currency. Given these factors, there will be a 4% rate adjustment for the new policy year. Please refer to your New Coverage Statement for your annual premium.

Did you know.

Supplemental Travel: When travelling on a supplemental plan, meaning one single trip for an extended period of time, you are required to advise Johnson of any change in dates prior to your day of departure from your province or territory of residence. If you plan to return to your province or territory of residence and break up the original supplemental dates of travel for a special occasion, such as holidays or a family gathering, you **cannot** return to your destination and have coverage under the original supplemental plan purchased. You are required to purchase two supplemental plans with different dates of departure and return if they exceed your annual base plan coverage. The Base Plan continues to provide you with coverage for unlimited number of trips not exceeding 40 days.

Travel Advisories:

Before your Day of Departure: If the Department of Foreign Affairs and International Trade of the Canadian Government has issued a travel advisory or formal notice, before your day of departure advising travellers to avoid non-essential travel or to avoid all travel to that specific country, region or area, and you choose to continue with your travel plans, any claim that is incurred after your date of departure will NOT be eligible for consideration.

After your Day of Departure: If the Canadian Government issues a travel advisory or formal notice after your date of departure from Canada, your coverage is limited to a period of 10 days from the date the travel advisory or formal notice was issued, or to a period that is reasonably necessary to safely evacuate the country, region or area.

Visit: www.travel.gc.ca/travelling/advisories

Important.

Don't forget to write your Policy number on the enclosed wallet card and carry it with you when travelling.

