



claims examples

Costs of illness can be crippling without travel insurance

Accidents or sudden illnesses can happen when you're travelling outside your home province and the costs associated with treating these could seriously set you back financially. With as little as 10% of your out-of-province medical bills covered by a provincial health plan, you need to consider travel insurance.

With bizflex Plus, this travel insurance coverage is built in.

The cost of having a medical emergency while traveling:

Incident	Cost	MSP Paid
Chest pains requiring 2-day stay in US hospital:	\$ 10,800	\$ 400
Appendectomy, requiring 2-day recovery in US:	\$ 18,500	\$ 800
Severe diarrhea, causing a visit to doctor in Mexico:	\$ 300	\$ 50
Motor Vehicle accident requiring 13-day US hospital stay:	\$ 113,300	\$ 5,200
Air ambulance with full medical team within Canada:	\$ 15,000	\$ 0

Claims Examples

A 35-year old BC man was cruising through Northern California when he crashed his motorcycle. After two surgeries and 16 days in a California hospital, he was flown back to Vancouver on air ambulance to Vancouver where he continued his treatment and physiotherapy.

Claim total: \$1,040,700 Provincial Government Portion Paid: \$ 1,265

A 57-year old Ontario woman was on vacation in Florida when she experienced acute abdominal pain. She was admitted to hospital where she was diagnosed with a complete stomach blockage. She immediately underwent surgery to remove the blockage and spent five days in hospital before she returned to her vacation home for recovery.

Claim total: \$90,805 Provincial Government Portion Paid: \$ 2,605

A 60-year old Alberta woman was visiting family in Halifax when she fell and broke her hip. After 30 days in hospital, she was able to return home to Calgary but needed the assistance of a medical escort. While her hospital stay was covered by her provincial health coverage, the following costs were not: ambulance to the hospital and from the hospital to the airport, medical escort expenses, hotel and airfare, and return airfare.

Claim total: \$2,945 Provincial Government Portion Paid: \$ 0

A 64-year old Vancouver woman was on a golf vacation with her husband in the Dominican Republic when she suffered a heart attack. She was sent to the local hospital's intensive care unit where they were able to stabilize her condition and conduct diagnostic tests. It was confirmed that she needed angioplasty, and she was flown to Toronto for the procedure with her husband accompanying her. Four days later, she and her husband were flown home to Vancouver.

Claim total: \$37,400 Provincial Government Portion Paid: \$ 0