

MedicAlert® Web site
(<http://www.medicalert.ca>).

Money Matters

Canadian currency and traveller's cheques are not widely or easily negotiable in the United States; nor are personal cheques drawn on Canadian banks. Accordingly, you should purchase traveller's cheques in U.S. dollars before you leave Canada. All major credit cards are accepted throughout the United States, but only a few banking machines will accept Canadian bank cards. Despite these difficulties, do not carry large amounts of cash.

No limit is placed on the amount of money that travellers may legally bring into or take out of the United States. However, if on any occasion you carry more than US\$10,000 in monetary instruments (such as U.S. or foreign coin, currency, traveller's cheques, money orders, and negotiable instruments or investment securities in bearer form) into or out of the United States, or if you receive more than that amount while in the United States, you must file a report (Customs Form 4790) with U.S. Customs. Failure to comply can result in civil and criminal penalties, including seizure of the currency or monetary instruments.

Insurance

Medical Insurance

It is unlikely that your medical insurance in Canada will cover all or most of the costs you might incur for medical services in the United States. Moreover, you might have to pay for services in advance.

Before leaving, all Canadians planning to visit the United States — for whatever length of time — are advised to purchase medical insurance for travel outside Canada. Out-of-country medical insurance is available through travel agents or directly from insurers listed in the Yellow Pages™. Check the following points when purchasing medical insurance for trips outside Canada:

- Are foreign hospitals and related medical costs paid directly, or are you required to pay and seek reimbursement later?
- Does the insurance cover medical evacuation back to Canada along with any required medical escorts?
- Are pre-existing medical conditions covered?