

require a prescription. Obtaining a note from your doctor that states the medical reasons for your prescription and recommended dosage as required is also encouraged.

If you need syringes for a medical condition such as diabetes, it is very important that you take along an appropriate supply. As well, you should carry a medical certificate that shows they are for medical use.

If you have a pre-existing medical condition that could present a problem while you're travelling, it's wise to wear a Medic Alert bracelet. Through their Foundation, your vital medical facts become part of a database that can be accessed 24 hours a day from anywhere in the world. Call **1-800-825-3785** for membership information.

Pregnancy

If you are pregnant, talk to your doctor if you plan to travel abroad. Some vaccinations may not be recommended. Also, check your travel and health insurance plans carefully to ensure they cover health complications arising from pregnancy.

Upon Your Return

If you have been ill while abroad or become ill upon return, contact your doctor immediately. Be able to provide your physician with the specifics of any treatment you received while you were away, as well as where you were travelling.

If you have a fever or a flu-like illness upon your return see your physician as soon as possible, especially if you've just returned from an area where malaria is common. You can help your doctor by telling him/her the countries you visited.

Supplemental Health Insurance

Don't rely on your provincial health plan to pick up the tab if you get sick or are injured while you're abroad. At best, your health plan will cover only a portion of the bill. **It's your responsibility to obtain and understand the terms of your supplementary insurance policies.** Some credit cards offer their holders

health and travel insurance. Don't assume the card alone provides adequate coverage.

Be sure to ask whether or not your policy:

- ❖ Has an in-house worldwide emergency hotline you can call if you're in trouble. Check to see if it is open 24 hours a day, seven days a week; whether the operators are multilingual; and if nurses or physicians are on-staff.
- ❖ Pays foreign hospital and related medical costs, and if so, whether it pays "up front" or expects you to pay and be reimbursed later.
- ❖ Provides for your medical evacuation to Canada.
- ❖ Pays for any required medical escort (doctor/nurse) to accompany you back to Canada.
- ❖ Excludes pre-existing medical conditions. If such conditions exist, notify your insurance company and get an agreement in writing that you are covered for these conditions. Otherwise, you could find your claim "null and void" under a pre-existing condition clause.
- ❖ Covers premature births and related neonatal care.
- ❖ Allows for cash advances if a hospital accepts only such payment.
- ❖ Pays for the preparation and return to Canada of your remains should you die while travelling.

Carry details of your insurance with you. Also, tell your travel agent, a friend or relative at home and your travelling companion how to contact your insurer.

Get a detailed invoice from the doctor or hospital before you leave the country. There is nothing more frustrating than trying to get the proper paperwork from thousands of kilometres away.

Remember to always **submit original receipts** for any medical services or prescriptions you received while travelling abroad. Most insurance companies will not accept copies or faxes.