

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.

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.

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 have been visiting.

Supplemental Health Insurance Is Crucial

Don't make the mistake of relying on your provincial health plan to pick up the tab if you get sick or are injured in a foreign country. 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 that it provides adequate coverage by itself.

Be sure to ask whether or not your policy:

- ❖ 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 or companion) 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 conditions clause.
- ❖ Covers premature births and related neonatal care. You may be covered, but is your baby if he/she is born while you're away?
- ❖ Allows for cash advances if a hospital accepts only cash in advance.
- ❖ 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.

Consider Purchasing Other Insurance

Lost luggage, theft of your purse or wallet, or flight cancellations are frequent occurrences. These annoyances can cause major disruptions when they take place in a foreign country. Think about purchasing a travel insurance package that will compensate you for these inconveniences.