Invest in your health

It's always wise to invest in protecting your health before venturing abroad. Pre-travel individual health assessments and travel immunizations may not be covered by provincial health plans. Fees for these services should be part of your travel budget.

If you're not feeling well, especially if you have a fever, consult your health care provider to discuss postponing your trip. Doing so could help you avoid a potential health emergency and also shows respect for others. Trip cancellation insurance is widely available.

Obtain travel health insurance

Don't rely on your provincial health plan to cover costs if you get sick or are injured while abroad. Provincial health plans don't always cover out-of-country travel. For example, a medical evacuation could run more than $50,000. Your health plan will cover only part of the bill and will not pay up front. For more information, contact your provincial/territorial health authority. Even if you're taking a day trip to the United States, purchase the best private travel health insurance you can afford.

It's your responsibility to obtain and understand the terms of your travel health insurance policy. Your credit card company may offer health and travel insurance, but don't assume that coverage is automatically included or that the card alone provides adequate coverage. Some companies charge an additional premium for travel coverage. Others require that you use their card to pay for your travel arrangements. Verify the conditions, limitations and requirements before departure.