

Although the world continues to be challenged by the pandemic, we all look forward to travelling beyond our own borders. Please remember your new policy won't start until September 1, 2021, and you can cancel up until October 5, 2021 with a full refund, provided no claims have occurred. So as the world slowly re-opens rest assured that you'll have coverage with MEDOC.

**Enclosed is your new MEDOC Travel Insurance Policy, Coverage Statement and ID cards, effective September 1, 2021. It's important to read and understand your policy before you travel as your coverage may be subject to certain limitations and exclusions.**

**Important information about your Health Option Questionnaire**

**40 day Base Plan:** You are NOT required to complete the Health Option Questionnaire. Premium is only impacted by your age.

**Supplemental Plan:** Your new policy is issued under the Standard Health Option. Completing the Health Option Questionnaire can save you money if you qualify for the Optimum or Preferred Health Option. Health Option Questionnaires for the Optimum or the Preferred Health Options must be received by October 5, 2021. **If you do not qualify for the Optimum or the Preferred Health Options, please DO NOT submit the Health Option Questionnaire.**

## IMPORTANT DATES

**July  
16  
2021**

- Requests for changes to your 2021/2022 policy received by this date will be reflected on your August 5, 2021 bank deduction.

**August  
5  
2021**

- The first bank deduction for your new 2021/2022 MEDOC Travel Insurance Policy occurs on this date. **The bank deduction will occur automatically. You DO NOT need to submit a cheque.**

**September  
1  
2021**

- Coverage under your new 2021/2022 MEDOC Travel Insurance Policy begins on this date.

**October  
5  
2021**

**FINAL DEADLINE:**

- A Health Option Questionnaire for the Optimum or the Preferred Health Options must be received by this date.
- If you are not travelling and need to cancel your MEDOC Travel Insurance, a cancellation request must be received by this date. Be sure to include your name, name of your spouse (if applicable) and policy number.

## MEDOC CONTACT INFORMATION

# WHAT'S NEW FOR THE 2021/2022 TRAVEL INSURANCE POLICY YEAR

## MEDOC RATES

MEDOC rates are changing this year due to rising costs, largely driven by the global COVID-19 pandemic. You may see a change in your premium for several reasons such as a change in the length of the policy year, your age, health category or your prior plan selection. Refer to your Confirmation of Coverage for your new rates.

## COVERAGE CHANGES

### 12 Month Policy Year

The policy year returns to a 12-month duration, from September 1, 2021 to August 31, 2022.

### Return to the Home Province or Territory

Trips are separated by a return to the home province or territory of any length, even if less than 24 hours.

### Automatic Extension of Coverage – Unfit to Travel

An automatic extension of coverage is available when you or your travelling companion are deemed unfit to travel due to an emergency. The extension will remain in force while you or your travelling companion are unfit to travel, plus an additional 72 hours once deemed stable to travel by the physician or common carrier. You must notify the MEDOC Claims Assistance Centre.

### Trip Cancellation, Interruption & Delay

A new covered event is added for a trip cancellation caused by a change in your medical condition after you make a deposit or payment towards your trip, but before your departure, which causes that medical condition to no longer be stable in the 90 days before your scheduled departure. This applies only if you are insured under the Standard Health Option for the Supplemental Plan and does not apply to COVID-19 or any other medical condition which is excluded for trip cancellation benefits.

### Baggage & Personal Effects – Document Replacement and Covered Event

In addition to passport, driver's license, birth certificate or travel visa, the document replacement benefit now includes replacement of other government issued document required for travel if lost, stolen or damaged. This change also applies to the covered event for a trip interruption or delay caused by loss of theft of necessary travel documents.

### Exclusion for Mountain Climbing

The exclusion for mountain climbing applies only to mountain climbing when ropes and/or specialized equipment are used.

## NOVEL CORONAVIRUS 2019 (COVID-19) COVERAGE INFORMATION

### COVID-19 coverage available for Emergency Medical Insurance benefits

Emergency Medical Insurance benefits continue to provide coverage for eligible emergencies related to COVID-19, even while a Canadian travel advisory related to COVID-19 is in effect.

### COVID-19 coverage excluded for Trip Cancellation, Interruption & Delay Insurance benefits

The policy does not provide coverage for any trip cancellation, interruption or delay if it is directly or indirectly related to COVID-19. This exclusion applies regardless of if travel advisories for COVID-19 are in effect.

## SUPPLEMENTAL PLAN – DATE CHANGES

A Supplemental Plan provides coverage for a single trip which is longer than your Base Plan allows. You are required to advise Johnson of any change in dates prior to your day of departure from Canada.

We have an online form available to allow requests for changes in Supplemental Plan trip dates, without having to call in. To access this form and change your Supplemental Plan trip dates, please visit [www.johnson.ca/travel-insurance/update-coverage](http://www.johnson.ca/travel-insurance/update-coverage). You may also contact Johnson to make changes.

## WHO TO CONTACT IF YOU REQUIRE ASSISTANCE

If you require **assistance** during the first 40 days of your trip, call the Public Service Health Care Plan / Canada Post Extended Health Care Plan (PSHCP/ CPEHCP) assistance company directly. Please consult your PSHCP/CPEHCP policy for emergency numbers. If you require assistance for benefits not covered by your PSHCP/CPEHCP policy during the first 40 days of your trip (i.e. Return of Vehicle, Return of Pet or Trip Cancellation, Interruption & Delay Insurance), call the MEDOC Claims Assistance centre at one of the emergency numbers found on your ID card.

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## MEDOC CONTACT INFORMATION

[johnson.ca](http://johnson.ca) (website) • [travelinsurance@johnson.ca](mailto:travelinsurance@johnson.ca) (email) • 1-866-606-3362 (toll free) • 1-855-454-1337 (toll free fax)