

Medical Travel Benefit



Take the journey to better health.

Approximately 30 per cent of Canada's population lives in rural and remote areas.¹ For many of these Canadians, access to specialist medical diagnoses and treatment is challenging, particularly when you consider that a large majority of medical specialists are living and practicing in large urban centres.

For individuals living in remote areas, obtaining proper diagnosis and treatment for a medical condition may require travel to and from medical facilities and specialists that are located a significant distance away. The additional cost may be prohibitive for some and prevent them from accessing needed medical treatment.

Some provinces and territories offer reimbursement or grants for required travel to receive health care services, but this coverage is typically limited and covers only a portion of expenses. Private medical travel insurance can help to fill the gap where provincial and territorial support isn't enough, and it's an important consideration for organizations in rural and remote regions when designing an employee benefits program.

¹ Health Canada, online: <http://www.hc-sc.gc.ca/hl-vs/jfy-spv/rural-rurale-eng.php>

Medical Travel Benefit

Victor Canada's Medical Travel benefit is an optional coverage, which includes reimbursement for the cost of travel and accommodation within Canada for eligible plan members to obtain medical treatment from a physician or medical facility outside of their local area.

Highlights of the Medical Travel Benefit

- The plan member must be referred by his/her physician to another physician within the same province or elsewhere in Canada.
- The round-trip distance from the plan member's residence to the physician or medical facility must be 500 kilometres or more to be eligible.
- Coverage includes reimbursement for either round-trip economy class travel on a scheduled commercial airline, train or bus, or reimbursement for mileage.
- Travel costs for one companion may also be reimbursed.
- Taxi, car rental charges, parking and automobile repair charges are not covered.
- Accommodation expenses for the plan member requiring the treatment and one companion are also covered up to \$125 per day to a maximum of five days per trip.
- Telephone and meal expenses are not covered.
- The lifetime maximum for this benefit is \$2,000, for travel and accommodation expenses combined.
- Victor's Medical Travel benefit can be co-ordinated with existing provincial or other government-sponsored coverage.

Choose Victor for Your Group Benefits Plan

A strong group benefits plan is an important part of any business strategy and can help organizations attract and retain top employees. As an optional “add-on” coverage to Victor’s Extended Health Care benefit, the Medical Travel benefit can significantly enhance the value of an organization’s benefits package while helping employees in remote areas gain easier access to specialist medical expertise and treatment.

About the Victor Group Benefits Program

Group and retiree benefits. That’s what we do. We know the challenges independent businesses and retired individuals face when they’re looking for the right coverage. We help by working with first-rate partners and drawing on their expertise to provide clients and plan members with an outstanding range of options for sustainable coverage.

We’re not a traditional insurer; we work with carefully selected partners, all leaders in our industry. By dealing with highly-rated benefits providers, we offer stable, well-established insurance markets for your insurance. Victor Canada is part of Victor Insurance Holdings, the largest Managing General Underwriter (MGU) in the world, and we benefit from its scale, strong governance and regulatory compliance.

Protect your employees. Enroll today.



The Medical Travel benefit is provided by Green Shield Canada.

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