



## Information Regarding the Pre-existing Condition Wording in Your RTIP Travel Insurance

Accidents and illness can happen at any time and in any place, even while you're travelling. Your RTIP travel insurance is designed to protect you during **unexpected** medical emergencies no matter where you are.

### **RTIP Travel Insurance and Pre-existing Conditions**

Travel insurance is included as one of many benefits in your RTIP plan. This protection is ideal for travelers who, for the past three months, have been medically stable according to the definition provided by Manulife Financial (see below).

If you have been diagnosed with or treated for a serious condition in the past three months, this insurance may not meet your needs should you require treatment related to your condition while you are away. Contract wording in your RTIP travel insurance stipulates that claims for illnesses related to pre-existing conditions are not eligible for coverage. Further details on Manulife Financial's regulations are below.

### **Do you need additional coverage?**

We encourage all of our members to ensure they are healthy before travelling to avoid the expenses and uncertainties associated with medical treatment in other countries. If you have been diagnosed with or treated for a serious illness in the past three months and are planning a trip out of the country, we encourage you to consider additional travel insurance from a vendor who guarantees reimbursement for pre-existing conditions.

### **How travel insurance claims are decided**

When adjudicating claims, Manulife Financial uses a standard administrative practice to determine if the insured was "clinically stable" at the time of the incident. As part of this practice, Manulife Financial typically reviews **three months** of medical records. Because decisions on the eligibility of a claim are made **after** the claim has been submitted, OTIP and our Benefits Services staff cannot guarantee before you leave that claims related to your pre-existing medical condition will be covered while you are out of the country.

In your RTIP travel insurance contract you are covered for emergency medical expenses, except:

*"For a medical condition for which, prior to departure, medical evidence would suggest that treatment for hospitalization could be required while on the trip."*

Continued on reverse

Please take into consideration the following definitions from Manulife Financial when determining the suitability of your RTIP travel insurance.

**Members will be considered clinically stable when:**

- They are not under treatment or evaluation for new symptoms or examination findings that are present, *or*
- They have not been experiencing a worsening severity or increased frequency of existing symptoms or examination findings related to known or undiagnosed illness; *and*
- A physician (or other medical professional) has not prescribed or recommended a change in medication; *and*
- No further investigation or new treatment has been planned

**Members will not be considered stable if they have been diagnosed with a terminal condition, or have a condition or conditions of a severity that requires fluctuating levels of health care.**

**Clinically stable means** that you have NOT experienced the following for any sickness, injury or medical condition for up to three months before your trip:

- hospitalization and/or
- a medical procedure or intervention and/or
- a change in medication and/or
- a change in medical treatment and/or
- experienced new or more frequent symptoms and/or
- are requiring investigation (other than a routine check-up).

If you have questions about your RTIP travel insurance contract wording, please contact an OTIP Benefits Services representative at 1-866-783-6847. Our representatives cannot answer as to whether a claim for your condition will be covered, but can help you evaluate your options.