

TRAVEL INSURANCE GUIDE FOR EXPECTANT MOTHERS



Planning to travel while pregnant? Here's some important information to keep in mind before you go.

General Information

Travel insurance provides coverage for unexpected medical emergencies while traveling outside of Saskatchewan. This type of insurance covers a wide range of medical situations. However, you should read your contract carefully as most plans include various limits and exclusions for expenses related to situations such as:

- Emergencies related to medical conditions that existed prior to your travel.
- Emergencies that occur while you are engaging in risky activities such as intense hiking or climbing.
- Medical care after the initial medical emergency has resolved. After the initial medical emergency, you may be advised to return to Saskatchewan or offered medical repatriation. If you decide you do not want to return to Saskatchewan, further medical expenses may not be covered.
- Non-emergency or elective medical expenses.

Pre-existing Conditions

Medical emergencies related to pre-existing conditions are excluded from coverage. In the case of pregnancy, these are medical conditions that existed within 3 months prior to your travel for which you:

- Consulted a medical professional or participated in medical treatment, test or consultations (other than routine pre-natal check-ups).
- Changed medication type or dosage.
- Were recommended for tests and consultations (other than routine pre-natal check-ups).

If you experience any health changes, or seek medical attention or advice in the contract period prior to your departure, contact your local broker or Saskatchewan Blue Cross. It is important that you understand your contract and how it may impact your coverage.

If you had a medical consultation, investigation, or treatment in the time specified prior to your departure, a medical emergency related to this condition will not be covered.



Coverage Checklist

If you answer *Yes* to any of the following statements, you should speak with Saskatchewan Blue Cross or a local insurance broker to discuss your situation and options for coverage.

Since becoming pregnant, my medical practitioner has told me that I am at risk for premature delivery.	Y	N
I will be more than 32 weeks pregnant during my trip.	Y	N
Since becoming pregnant I have had medical concerns or symptoms for which I consulted a medical practitioner.	Y	N
Since becoming pregnant I have visited a medical practitioner for consultation, treatment or investigation other than routine pre-natal check ups.	Y	N

A doctor's "clearance" for travel does not mean that you are covered for a pre-existing condition under your contract.

Still have questions? We're here to answer them.

Give us a call at 1.866.667.6853.

Travelling while Pregnant

If you are pregnant while travelling outside Saskatchewan, there are some specific things you should know:

- Travel coverage is not typically available for mothers and unborn babies if any part of your trip falls in the 8 weeks before or after the expected date of delivery.
- Medical expenses related to your pregnancy may not be covered if you experienced any complications or your doctor identified any medical concerns during your pregnancy. This includes a physician's advice that you were "at risk" of premature delivery at any time during your pregnancy, even if the risk was subsequently resolved.
- Expenses for neo-natal care can be extremely costly, particularly in the United States.

Questions to Ask

When purchasing travel insurance or evaluating any current coverage you may have (for example, group coverage through work or your credit cards) expectant mothers should ask:

1. Does my contract cover me if I am out of the country after my 32nd week of gestation?
2. In the event of a medical emergency, does my contract include the costs for my medical evacuation if I need to get back to Saskatchewan for further treatment?
3. Does my contract cover me for the entire length of my absence from Canada or my home province?
4. Can my contract be extended if I decide to stay longer?
5. Are there certain locations/countries that are not covered under my policy?
6. Will I be participating in risky activities (intense hiking, climbing, bungee jumping, parasailing) that may impact my coverage?
7. Have I consulted a medical practitioner, received treatment, undergone diagnostic tests or changed the type/dosage of my medications in the "pre-existing period" defined in my contract?
8. If I deliver prior to my expected due date, will my baby be covered?

Review your existing travel insurance contracts and then speak with your local insurance broker or Saskatchewan Blue Cross about any coverage you may need.