



We Are Still Selling Visitor to Canada Emergency Medical Health Insurance Plans (Here's the FAQ re COVID-19)

Description

Can I still purchase an Immigrants and Visitors to Canada plan?

Yes, as long as you meet all the standard eligibility requirements.

Will I be covered if I'm diagnosed with COVID-19 while in Canada?

Yes, as long as it wasn't a pre-existing condition.

Since there's a long incubation period for COVID-19, how would I know if I have been infected prior to the effective date of my policy?

As long as you haven't been diagnosed or are not showing any symptoms on the effective date, or during a waiting period, you're eligible for coverage.

If I want to stay in Canada longer, can I extend my plan?

Yes, there are some conditions though:

- You need to contact us 48-hours before your plan expires
- During your time in Canada, you must not have required any medical treatment (if you've received medical treatment, you may still be eligible to purchase a new plan. Contact us to find out.)
- Your plan can't be extended beyond one year
- You must not have celebrated your 80th birthday since arriving in Canada

Can I purchase a plan after arriving in Canada?

Yes. Keep in mind though, that if you've been in Canada for 30 days or less, there's a 48-hour waiting period. If you've been here for more than 30 days, a seven-day waiting period applies.

What are the standard eligibility requirements?

ELIGIBILITY

If you are under fifty-five (55) years of age you are NOT eligible if you:

1. have any reason to seek medical treatment, excluding the regular care of a chronic condition or medical evaluation required to satisfy travel visa requirements;
2. are currently in Canada, and have ever been denied similar coverage offered by another Canadian insurer; and
3. are currently in Canada, and had more than \$5,000 in medical treatment in the last twelve (12) months while in Canada.

If you are fifty-five (55) years of age and older you are NOT eligible if you:

1. are eighty (80) years of age or older on the policy effective date;
2. have any reason to seek medical treatment, excluding the regular care of a chronic condition or medical evaluation required to satisfy travel visa requirements;
3. are currently in Canada, and have ever been denied similar coverage offered by another Canadian insurer;
4. are currently in Canada, and had more than \$5,000 in medical treatment in the last twelve (12) months while in Canada;
5. are expecting medical treatment for heart disease;
6. are waiting for test(s) for a suspected heart condition;
7. are taking prescription drugs for heart disease while taking insulin to treat diabetes;
8. have an implantable cardioverter defibrillator (ICD);
9. fainted or fell more than once without a medical diagnosis (syncope);
10. use home oxygen for a medical condition;
11. take oral steroids to treat a lung condition;
12. are being treated for cancer or have Metastatic Cancer;
13. have a vascular aneurysm that is surgically untreated;
14. have ever had:
 - a. a valve replacement;
 - b. kidney (renal) dialysis; or
 - c. an organ transplant;
15. were diagnosed; received new medical treatment (e.g. consultation, tests, or prescription drugs); or had a change in your medical treatment (e.g. a stop, start, or dosage change to a prescription drug, other than a dosage change of Coumadin or Warfarin) for any of the following conditions in the last twelve (12) months:
 - a. congestive heart failure;
 - b. atrial flutter;
 - c. atrial/ventricular fibrillation;
 - d. peripheral vascular disease;
 - e. stroke/transient ischemic attack (TIA);

- f. acquired immune deficiency syndrome (AIDS);
 - g. terminal illness;
 - h. blood clots; or
 - i. gastrointestinal bleeding; and
16. require assistance from another person(s) with activities of daily living (ADL) if you are seventy (70) years of age or older.

If any of the medical conditions listed above do apply to you, contact GMS immediately as you are not covered.

Should any changes to your health occur after you applied for coverage, GMS must be notified.

Should I just buy my coverage online? Why don't you sell coverage/provide quotes on your website?

At this time due to the unique situation we are in with the Covid-19 pandemic here, limited flights, various countries' travel restrictions, and the speed with which information is changing, we decided it was safer for every customer of ours, regardless of the size of their policy, to speak with a fully licensed life insurance agent.

This way not only do our clients get the opportunity to ask any questions they may have, but we can also confirm with them that they understand any limitations or waiting periods that may apply to the policy.

Please note: ultimately the wording in the policy supersedes anything that we publish here or that is shared with our agents, but they will be happy to point you to relevant sections and make sure you are fully informed.

What is the best and quickest way for us to get a quote from you?

You can fill out the contact form on this page, call us at 1-877-253-5989, or contact us by clicking the Facebook Messenger or WhatsApp buttons below



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Author

naoshad