



Travel Health Insurance Plan For FSNA Members
(Provided by Johnson Inc. for Royal and Sun Alliance Group of Companies)

FSNA MEDOC[®] is an Emergency Medical Travel Insurance plan designed to meet the needs of FSNA members. In other words, you have to be an FSNA member (or spouse of an FSNA member) to enrol. Its group rates and benefits are exceptional, primarily because it is co-ordinated with the Federal Government's Public Service Health Care Plan (PSHCP), the largest such plan in Canada.

Basically, FSNA MEDOC[®] provides coverage year-round for an unlimited number of trips of up to 40 days each, with no limitations for pre-existing conditions. Pre-existing terms and conditions do apply to trips over 40 days - but only for those who do not qualify for either the Optimum or Preferred Health Options. Eligible expenses in excess of the \$100,000 PSHCP maximum are covered for up to \$5,000,000.00 per emergency. These include such expenses as air emergency transportation or evacuation; in hospital nursing; return of vehicles, return of your dependent children with escort; pet return; additional expenses for meals and accommodation; repatriation/burial; emergency dental care, and incidental hospital expenses, etc. FSNA MEDOC[®] also provides Trip Cancellation and Trip Interruption coverage up to \$8,000 per insured person per trip. FSNA members will receive a MEDOC[®] information package with their FSNA membership card.

FSNA MEDOC[®] premiums are exceptional – as illustrated by the story below.

An FSNA member and his wife recently took a 14-day cruisetour to Alaska - 10 days on land and 4 days at sea, at a cost of \$10,000.00. The cruise line recommended its own trip cancellation insurance. It would cost \$640.00, which, while high, was nevertheless covering a \$10,000.00 expenditure. It, however, only covered that single trip. Given the high cost, the travel agent suggested its own trip cancellation policy. The cost was \$518.00 - a good saving. It, however, also only covered this one trip. Our FSNA member said that he would think about it and went home. There, he realized that, as an FSNA member, the Association must have trip cancellation insurance. On calling Johnson Insurance, our FSNA member was told Yes, MEDOC[®] did have trip cancellation insurance, but that it was part of a full Travel Emergency Insurance package and, further, that our FSNA member would have to take it for a full year. Our FSNA member was getting discouraged, but then asked for the cost. It was \$145.00 a year. On asking the cost for his wife, he was told that she was also included. When he then asked for the cost of the trip cancellation, he was told that it too was included. He was then further told that for the \$145.00, he would now have an additional \$5,000,000.00 medical coverage above the PSHCP's \$100,000.00 out-of-province, out-of-country coverage; that it did not just cover a single trip, but covered any number of trips in a year – and, still further, that, because of the MEDOC[®]-PSHCP integration, there was no pre-existing medical condition clause for any of those trips under 40 days. (PS: If you have a pre-existing medical condition, most insurance companies will either not cover you at all or the premiums are very high.) Needless to say, our FSNA member enrolled with MEDOC[®] immediately and has kept that policy ever since.

Contact us to become an FSNA member and be eligible to enrol in FSNA MEDOC[®].

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