

I've got the Public Service Health Care Plan (PSHCP), why do I need MEDOC®?

MEDOC® offers total 'peace of mind' coverage by insuring several expenses that are not covered by the PSHCP, and **MEDOC®** extends some of PSHCP's current out of province/Canada benefits.

The **MEDOC®** Annual Base Plan coverage is available to all NAFR-PSHCP members regardless of health status; no medical questionnaire is required.

Briefly, some of the benefits of **MEDOC®** that are not included with PSHCP are:

The Top 5

- **MEDOC®** offers up to \$5,000,000 as its policy limit.
- Up to \$12,000 per insured, per trip for Trip Cancellation, Interruption and Delay insurance; PSHCP does not offer this coverage.
- Up to \$3,000 for Vehicle Return; PSHCP does not offer this coverage.
- Up to \$500 for Pet Return; PSHCP does not offer this coverage.
- Because PSHCP only provides coverage for trips of up to 40 days in duration, **MEDOC®** offers a Supplemental Plan to provide coverage beyond the 40th day of your trip. Any claim incurred after the 40th day of your trip will be covered from first dollar with no deductible.

And More

- The **MEDOC®** Annual Base Plan provides coverage for an unlimited number of trips per policy year up to 40 days each, be it out of province, or out of country.
- In-Hospital Private Duty Nursing; PSHCP does not offer this coverage.
- Up to \$5,000 for Emergency Dental Expenses; PSHCP covers this benefit up to a maximum of \$2,000 per emergency, so you can claim up to an additional \$5,000 if you have **MEDOC®**, and your emergency dental expenses are in excess of \$2,000.
- Up to \$600 for Emergency Relief of Dental Pain; PSHCP does not offer this coverage.
- Incidental hospital expenses (TV, telephone, etc.) **MEDOC®** covers up to \$50 per day, or up to a maximum of \$2,000 per insured.
- PSHCP insures up to \$3,000 for repatriation or burial. **MEDOC®** covers any amount you incur in excess of this amount up to a maximum of \$5,000.
- PSHCP insures up to \$2,500 in total for all additional hotel and meals expenses. **MEDOC®** covers up to \$350 per day, or up to a maximum of \$3,500 per insured. So if your emergency is within the first 40 days of your trip, and you incur this expense, you can claim \$2,500 from the PSHCP plan and then a further \$3,500 from **MEDOC®** if you incur in excess of \$2,500 for additional hotel and meal expenses.

- PSHCP covers 80% of emergency related medications prescribed while out of Canada and **MEDOC**[®] will reimburse the other 20% of medications prescribed while out of Canada.
- Up to \$1,500 per insured for Baggage and Personal Effects insurance (up to \$3,000 per family); PSHCP does not cover this.
- Up to \$100,000 per insured for Flight Accident and Accidental Death & Dismemberment insurance; PSHCP does not cover this.

Travel insurance designed just for our members

NAFR, in partnership with Johnson Inc., is constantly striving to ensure that our members receive the best travel insurance product, advice, and service available in the market. **MEDOC**[®] meets these criteria for our members.

Purchasing insurance coverage each time you travel can be very costly. With Johnson, you get a comprehensive travel insurance plan at a reasonable rate - whether you are a frequent traveller, or just take the occasional trip.

Contact **MEDOC**[®] at: 1-866-606-3362

What Do I Get When I Buy MEDOC[®]?

- The annual Base plan provides coverage for an unlimited number of trips during the policy year up to your trip option selection.
- Supplemental Plan options available for Single-Trips.
- Coverage regardless of age or health status
- Easy enrollment - no waiting for coverage approval
- Trip Cancellation, Interruption and Delay coverage for every trip you take during the policy year (your **MEDOC**[®] coverage must be purchased a) within 5 business days of booking your trip or b) prior to any cancellation penalties being charged for that trip).
- Coverage for pre-existing medical conditions (some restrictions and limitations may apply).
- Up to \$5 million emergency medical coverage per emergency for every trip you take during the policy year.
- Return of vehicle - up to \$3,000
- Pet(s) return - up to \$500
- Emergency dental - up to \$5,000
- Convenient monthly premium payments or you can pay your premium in a lump sum

From the Johnson Insurance site
(<https://www.johnson.ca/travel/medoc/splash-en.jsp>):