

Transcript

Travelling with a Pre-Existing Medical Condition

[Upbeat music plays throughout.]

00:00:00 - 00:00:13

[Video: *A blue screen with a faint white line pattern appears followed by a scrapbook featuring photographs of a family, a father and daughter and a couple.*]

[Graphic: *An Orion Travel Insurance logo appears in the bottom right corner.*]

[Text on Screen: *Recommended for our family and friends.*]

Presenter >> Orion was founded on the principles of becoming a company that we could recommend to our friends and family. For that reason, we decided to spend some time with our toughest customers, our parents.

00:00:13 - 00:00:18

[Animation: *The outline of an airplane is shown.*]

Presenter >> This is the cabin. An interview with Terry.

00:00:18 - 00:00:47

[Animation: *Text appears on a white screen followed by an image of a woman wearing sunglasses. A speech bubble appears to her right. A title card appears. An image of a man named Terry follows.*]

Presenter >> Hi, Terry. Thanks for being here. I've heard you've got some questions about traveling with a medical condition. Can you give us a bit of a back story?

[Text on Screen: *Terry, CAA member and avid traveller.*]

[Animation: *A beating heart with a bandage appears followed by a calendar and a globe with a pin in it.*]

Terry >> Ten years ago, I had open heart surgery, and I started to have what they call angina pain. The result was that I ended up getting two stents put into my veins. And it's been a few months, and I wanted to go on a trip.

00:00:47 - 00:01:14

[Animation: *The woman in sunglasses appears next to a speech bubble followed by a travel document and a clipboard with multiple boxes checked off.*]

Presenter>> Well, first of all, it's great that you're feeling better, and I can help you understand how this could affect your travel medical insurance. What you want to look for in a travel insurance policy is for the pre-existing condition and stability clause because this is where you'll be able to figure out whether or not your condition could be eligible for coverage. This clause will provide certain criteria that will explain whether or not your condition could be considered stable, or eligible for coverage.

00:01:14 - 00:01:45

[Animation: *The number two appears followed by a teal screen with the numbers 1 and 2 listed. A pulse line appears. A car drives along the line followed by a clipboard with checkmarks. A phone with chat bubbles appears.*]

[Text on Screen: *Ask the question: Are there insurance options that can insure your condition.*]

[Sound effect: *A heart monitor machine is heard.*]

Presenter >> The stability clause will tell you two things - how long your condition needs to be stable before it could be covered, and two, the provider's definition of stable. So, what this means is if you travel with a stable medical condition, as defined by your provider, and something happens while you're away, you should be covered by your insurance. On the other hand, if you have a medical condition that is not stable, as defined by the provider, you should call your provider to discuss if there's any options to have this medical condition covered. Does that make sense?

00:01:45 - 00:02:09

[Animation: *The animation of Terry appears followed by a bottle of pills and a doctor's bag.*]

Terry >> What exactly does it mean to be unstable?

Presenter >> An unstable condition could be defined by a change of medication, so, a new, or decreased dosage, or a condition that you specifically sought treatment for. For example, if you develop new symptoms, or if you require further investigative procedures.

00:02:09 - 00:02:33

[Animation: *A title card is shown. Three documents appear followed by a heartline. A doctor is shown in a doctor's office, sitting with her patient and the patient's partner.*]

Terry >> So how does a patient like me determine whether they're stable?

Presenter >> Each provider has a slightly different definition of stable, so always check your policy. In your case, with your upcoming trip, your condition should be considered

stable once there are no further investigative procedures, and no changes in your medication. It's kind of like when your doctor feels your condition is under control, and really only needs to see you for check ups.

00:02:33 - 00:02:44

[Animation: *Terry appears next to several images of famous landmarks including the Eiffel Tower, The Golden Gate Bridge, a hotel, Egyptian pyramids and The Sydney Opera House. A title card appears.*]

Terry >> So if I'm unstable, does that mean I cannot get insurance at all?

Presenter >> You are insurable, but that single condition may not be eligible for coverage.

00:02:44 - 00:03:20

[Animation: *A train travels across the screen. A woman sits at a street festival. An injured foot in a cast appears followed by Terry sitting on a beach having dinner with a group of friends. A life line appears with an ambulance driving on it. It stops at a hospital.*]

[Text on Screen: *You can still travel with a medical condition. Your condition is unrelated to that accident. Medical care is related to the unstable condition.*]

Presenter >> It's a common misunderstanding that you can't travel with a medical condition. For example, if you travel after your heart procedure, and you fall and sprain your ankle, that would likely still be covered. The sprained ankle is an accident that has nothing to do with your pre-existing heart condition. On the other hand, if you went on vacation before your heart condition was considered stable, and let's say you had to go to the emergency room with chest pains related to your angina, your medical bills may not be covered because the medical care is directly related to an unstable pre-existing medical condition.

00:03:20 - 00:03:48

[Animation: *Terry appears on screen followed by a CAA store. The screen turns blue and a one hundred dollar bill appears.*]

Terry >> Now that we've determined when I will be clear, how do we determine if there's a product out there for me if I want to go somewhere prior to being clear?

Presenter >> There is. What you can look for is something called a pre-existing medical condition rider. The rider is at an additional cost, but what it really does is provides you peace of mind, and coverage for a condition that you might be seeking active treatment for.

00:03:48 - 00:04:04

[Animation: *A document appears on screen followed by a title card, a CAA store and an image of a hospital.*]

Terry >> Do I need a doctor's note to get started?

Presenter >> No, you don't need a note from the doctor at all. What we do is we base it on your medical records. So in the event you have a claim, we'd reach out to your family doctor to make sure that you've met all the stability requirements. It's as easy as that.

00:04:04 - 00:04:23

[Animation: Terry and the presenter appear on screen followed by multiple bubbles featuring images of different characters.]

Terry >> What an amazing product to come out with!

Presenter >> Do you have any other questions that you'd like to go through?

Terry >> No, I don't have any other questions. That was excellent. Thank you very much.

Presenter >> No problem at all. Thank you so much for coming in and sharing your story with us. It's important to note that everybody's medical condition is different.

00:04:23 - 00:04:35

[Animation: A laptop appears next to a CAA Store.]

[Graphic: An Orion Travel Insurance logo appears next to a CAA logo.]

Presenter >> So if you have any other questions, please visit our website, or speak to your local, trusted insurance professional. Thanks again for coming in.

[Music ends.]