

## Transcript

### What Does the ‘O’ In OHIP Mean?

[Electronic dance music begins to play.]

00:00:00 - 00:00:06

[Video: *The presenter can be seen out of focus. She walks towards a stool and sits down. Text appears on screen*]

[Text on Screen: *What does the “O” in OHIP mean?*]

[Graphic on Screen: *The CAA Travel Insurance logo appears on the bottom of the screen.*]

[Music ends.]

00:00:06 - 00:00:31

[Video: *The presenter sits in an upscale office wearing a red blazer. A television, fireplace and desk are located behind her. She remains stationary throughout the video.*]

Presenter >> We take for granted that our Ontario health card or OHIP covers many of our medical expenses here in Ontario, but what kind of coverage does it get us in other Canadian provinces? We put travel insurance on our list for international travel but do we need it within Canada? Let me answer some of those questions as to why travel insurance is important and share with you what you need to know when traveling within Canada.

00:00:31 - 00:00:35

Presenter >> Should I purchase supplementary travel insurance when traveling within Canada?

00:00:35 - 00:00:48

Presenter >> OHIP recommends you get travel insurance for out of province travel. It is important that while traveling you have adequate coverage and it's not just insurance providers recommending additional coverage. OHIP recommends it too.

00:00:48 - 00:01:07

Presenter >> Should I carry my OHIP card when traveling within Canada? The answer is yes, you should carry your health card with you and be prepared to show it. Keep in

mind that OHIP may not provide you with the same coverage in other provinces that it does at home. Here are three tips to help you travel with confidence across Canada.

00:01:07 - 00:02:19

Presenter >> Tip 1: Check your OHIP card before you go. Check that your card hasn't expired and won't expire while you're away. If you've moved, make sure your address is correct on your card. Tip 2: Be prepared to pay upfront for any medical costs. For the most part, any medical costs that you incur while you're away will need to be paid upfront. You may be covered by OHIP for things such, as an appointment with a doctor or walk-in clinic or a hospital visit. You may not be covered by OHIP for ambulance services, including air ambulance, which can be very costly and may be required to bring you back to Ontario, prescription drugs other than at the hospital, vision wear and dental emergencies, diagnostic or lab services other than if you're at the hospital. Tip 3: Consider supplementary travel insurance. You may have to pay for services on-site while you're away, even if you show your card as your doctor may charge you upfront. This is something you should especially be aware of when travelling in Quebec as there is no reciprocal agreement between Ontario and Quebec. Having supplementary travel insurance coverage may prevent you from paying out-of-pocket expenses.

00:02:19 - 00:02:48

Presenter >> What type of plans are available to purchase. CAA Travel Insurance has a wide selection of plans that will cover you for travel within Canada. A selection of multi-trip annual plans ranging from four to thirty days. This coverage includes unlimited coverage within Canada. Canada's single trip plan, which is designed for Canadian travel and has a reduced premium. If you're exploring Canada sometime soon, make sure you are comfortable with your coverage so you can travel with confidence.

00:02:48 - 00:02:53

[Electronic dance music begins to play]

[Graphic: *The CAA Travel Insurance logo appears against a white backdrop.*]

[Text on Screen: *caasco.com/EducateMe.*]

[Small Print on Screen: *CAA Travel Insurance is underwritten by Orion Travel Insurance Company, A CAA company. Certain exclusions, limitations and restrictions apply. Quotes are valid for 30 days. A medical questionnaire is required if you are 60 years of age and older. ®CAA trademarks owned by, and use is authorized by The Canadian Automobile Association.*]

[Music ends.]