

Travel Insurance



National Association of Federal Retirees June 2025



Say Hello to

belairdirect.

Travel Insurance

Effective July 1, 2025, Johnson Travel Insurance (MEDOC) will become belairdirect travel insurance.

Same great coverage, exclusive rates and dedicated service – just a new name.

NATIONAL ASSOCIATION OF FEDERAL RETIREES & JOHNSON INSURANCE

The National Association of Federal Retirees & Johnson's relationship dates back to 1992 with the introduction of MEDOC® Travel Insurance.

Over 70,000 National Association of Federal Retirees members and their spouses are enrolled in our Travel Insurance.

Home-Auto Plan was introduced to the National Association of Federal Retirees members in 1996.

And as of July 1st 2025, the story continues with belairdirect.

Public Service Healthcare

The Public Service Health Care Plan (PSHCP) provides coverage for Emergencies while travelling Out of Province / Out of Canada up to a maximum of:

- 40 days
- \$1 000 000 CDN



**Our Travel Insurance
increases your PSHCP coverage
limit from \$1,000,000 to
\$10,000,000 CDN.**

Our Travel Insurance covers many expenses/benefits
NOT covered by PSHCP at all, including:

- ✓ • Trip Cancellation, Interruption & Delay up to \$15,000 per person, per trip.
- ✓ • Vehicle Return up to \$10,000
- ✓ • Lost Baggage up to \$1,500 (Max \$3,000 per family)
- ✓ • Airport Lounge Day Pass up to \$100 per person, per trip if your trip delay exceeds 3 hours beyond your originally scheduled departure time.
- ✓ • Pet Return up to \$500

TRIP CANCELLATION, INTERRUPTION AND DELAY

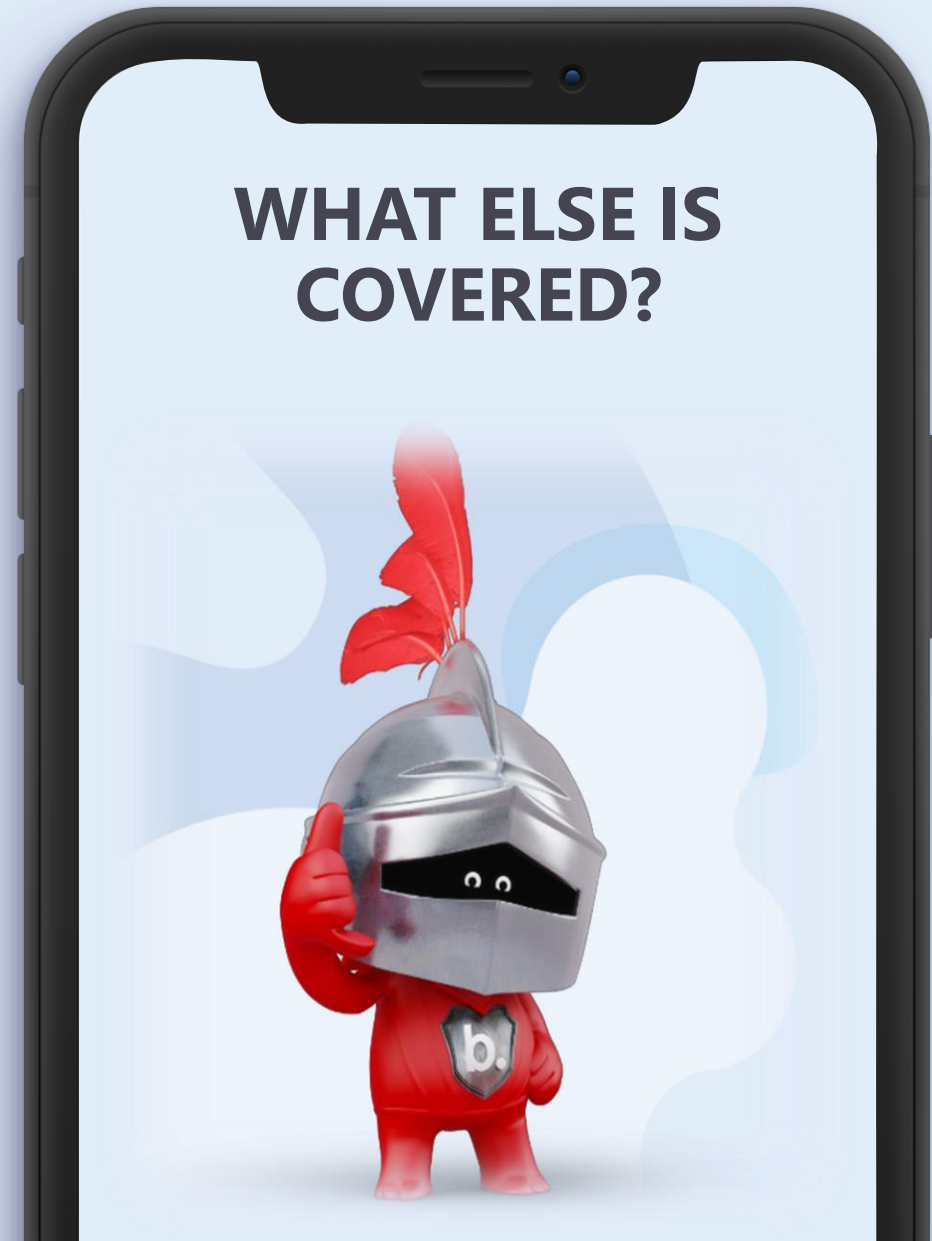
In the event of the cancellation, interruption or delay of your trip for a covered reason, you will be eligible to receive reimbursement :

Up to \$15,000 per insured person, per trip.

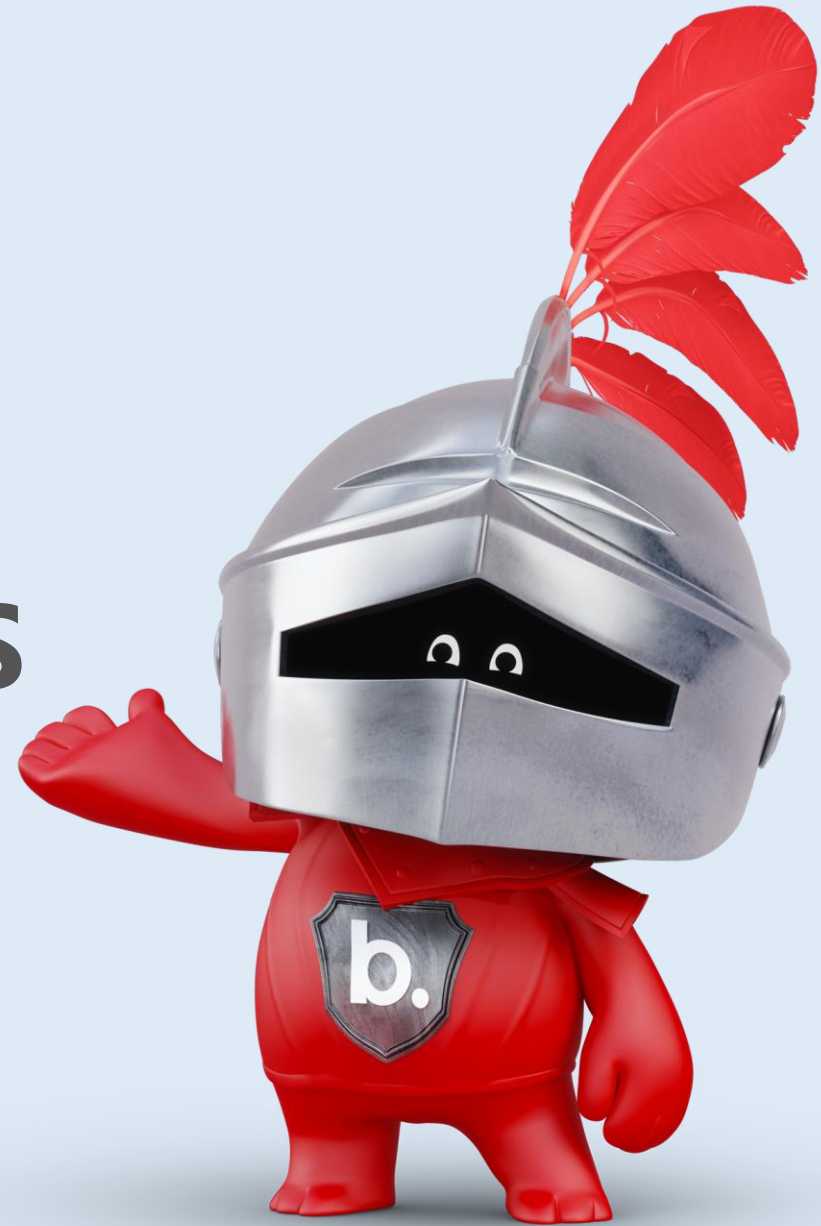
This benefit will provide you with coverage if you or your travelling companion's death, illness prevents you from traveling on your date of departure or date of return or causes you to interrupt your trip.

Additional Benefits

- Transportation of a family member to the bedside.
- Additional expenses for meals and accommodations up to \$350 per day, maximum of \$3,500.
- Repatriation/burial at place of death, up to \$15,000.
- Incidental hospital expenses up to \$50 per day up to a maximum of \$2,000 per insured.
- Drugs and medication.
- Emergency dental care up to \$5,000.
- Emergency Relief of Dental Pain up to \$600.



TRAVEL OPTIONS



40 DAYS ANNUAL BASE PLAN

- Unlimited number of trips up to 40 days each.
- Increases your PSHCP maximum from \$1,000,000 to \$10 million.
- Includes coverage for Trip Cancellation, Interruption & Delay for every trip you take during the policy year.
- Provides maximum peace of mind protection with no Health Questionnaire to fill out, and no need to report travel dates.

SUPPLEMENTAL PLAN

- For trips longer than 40 consecutive days to a maximum of 182 days per trip (212 days in NL, ON, NB, MB, AB & BC).
- With the purchase of a Supplemental Plan, **the 40-day Base Plan is automatically included** at no additional cost. (i.e. a member can purchase a Supplemental Plan for a 60-day, one-time trip and also travel for an unlimited number of trips up to 40 days each).
- Completion of a Health Option questionnaire is required to determine rates: Optimum/Category A, Preferred/Category B, Standard/Category C.

WHAT MAKES OUR TRAVEL INSURANCE UNIQUE?

No stability* clause for pre-existing medical conditions for MOST policyholders:

- Base Plans are NOT subject to the stability* clause.
- Supplemental Plan policyholders who have qualified for Optimum or Preferred health options are NOT subject to the stability* clause.
- ONLY Supplemental Plan policyholders who have qualified for the Standard health option are subject to a **90-day** stability* clause.

WHAT DOES STABILITY MEANS?

*Stability means: no new treatment or new prescribed medication, no change in treatment or prescribed medication, no new symptoms or change in frequency of symptoms, no hospitalization or referral to a specialist in the 90 days prior to travel (90 days prior to booking your trip).



WHAT MAKES OUR TRAVEL INSURANCE UNIQUE? (CONT'D)

Easy Monthly Premium Payments

- Premiums are paid monthly through pre-authorized bank deductions. (You have the option of choosing one, lump-sum deduction if you prefer.)

Automatic Annual Re-issue

- Coverage is automatically re-issued each year on September 1st, so that your coverage never lapses.
- Supplemental Plan policyholders must complete a new Health Option Questionnaire to re-qualify for Optimum/Cat. A or Preferred/Cat. B health options.

WHAT MAKES OUR TRAVEL INSURANCE UNIQUE? (CONT'D)

Coordination with your PSHCP coverage.

No age or health limitations to purchase coverage:

- The travel insurance is available to all National Association of Federal Retirees members regardless of age or health status.

5% discount on our home insurance when you have our travel plan.



TRAVELLING INSIDE CANADA

Did you know.... If you're travelling within Canada, an agreement exists between the provinces and territories to provide you with a certain amount of medical coverage. **YOU PAY THE DIFFERENCE** if the fees are higher in the province you are visiting.

What if.....a Quebec resident is driving to British Columbia and gets into a car accident in Banff. As the QC resident is now out to province, their RAMQ coverage may be limited.

The following coverage is available under our Travel Insurance plan:

- air ambulance/ground ambulance
- attending paramedic
- up to \$10 million in emergency medical coverage
- travelling companion expense
- incidental Hospital Expenses



TRAVEL ASSISTANCE CLAIMS CENTER



TRAVEL CLAIMS AND ASSISTANCE CENTER

Global Excel Management inc.

24-hour Emergency Help line

The Travel Assistance Claims Centre toll-free Emergency Help line is available 24-hours a day / 7 days per week.

In the event of an emergency, members must call the Travel Assistance Claims Centre as soon as medically possible.



TRAVEL CLAIMS AND ASSISTANCE CENTER (CON'T)

Global Excel Management inc.

The Travel Claims Assistance Centre will:

Refer the member to the nearest appropriate medical facility.

Arrange for the member's eligible expenses to be paid directly (whenever possible).

Relay important messages to and from the member's family or physician.

Provide language assistance and help obtain legal services.



YOUR TRAVEL CARD





ADVICE FOR TRAVELLERS

- Familiarize yourself with the General Exclusions & Limitations in all policies as they apply to all policyholders.
- Read your policy and understand how it applies to you.
- Understand how the policy treats pre-existing conditions.
- If you have questions about your specific situation, ask before you buy.

MEMBERSHIP



National Association
of Federal Retirees

Association nationale
des retraités fédéraux



To have Travel Insurance, you need to maintain your annual membership with the National Association of Federal Retirees.

A [double membership](#) with the National Association of Federal Retirees is required if both you and your spouse/partner require travel coverage.

HOW DO I APPLY FOR TRAVEL INSURANCE?



Apply online at

After July 1st:

belairdirect.com/federal-retirees

Or



Complete an application form and forward through the mail, along with a VOID cheque.

Or



Call **1-866-606-3362** for assistance.

Questions ?