

## Before You Travel



If you do not feel that your coverage is adequate, consider purchasing supplemental health insurance before your trip.

Travel insurance is available from private insurance companies/providers throughout the NWT and Canada. Ask a bank or travel agent to arrange travel insurance for you. If you are using a vehicle, talk to your car insurer.

### **You should consider travel coverage for, but not limited to:**

- Air or ground ambulance
- Medical and hospital charges
- Illness
- Accidents
- Disability
- Escort and/or interpreter services
- Travel, meals and lodging for your escort

Even if you have supplementary insurance and car insurance, emergency medical travel costs could likely exceed your coverage limits.

Once you purchase this additional insurance, make sure you have the insurance documentation with you in case of emergency.

For further information call:

Anita Wilkinson  
Manager, Medical Travel  
Stanton Territorial Health Authority

Ph: (867) 669-4202  
Fax: (867) 669-4157

# Visitors to the NWT



**Emergency  
Medical  
Travel**  
Know the facts

# Non-insured travellers to the NWT

## Introduction

Injuries and accidents can happen at any time. If you are in an accident or become ill while visiting the NWT and need emergency medical travel, **you could be responsible for 100% of the travel cost.**

Transportation to the nearest medical clinic or hospital will be provided but the cost will be billed back to you. This can be expensive. It is wise to purchase supplemental health insurance before your trip but read the fine print - there are limits to your coverage.



## General Information

If you are a resident of Canada visiting the NWT, be aware that your provincial or territorial health plan will not cover all medical travel expenses that are incurred away from your home province.

Generally, provincial/territorial health care plans cover the costs for the services the physician provides and the facility fees in a hospital for inpatient and outpatient visits. Most jurisdictions in Canada do not cover medical travel services when the travel originates outside of their province or territory.

International visitors to Canada are not eligible for NWT health care coverage.



## Emergency Medical Travel

NWT communities are often geographically remote from one another and ambulance service is not available in every community.

The cost of an emergency response is very high.

If you require emergency medical travel, you could be responsible for expenses such as:

- Air ambulance service (average cost from Yellowknife to Edmonton is \$10,000)
- Medical flight personnel such as a nurse or physician
- Ground ambulance service

Once you are discharged, you may also need to arrange your own travel to get back to your home community.