



*Mainstay Insurance Brokerage Inc. Phone: (905)886-9203*

## In order to serve you better

To assist you with your employee benefit plan, we have our website, located at:

[www.mainstayinsurance.ca](http://www.mainstayinsurance.ca)

The site provides easy access to many insurance company's websites to access the health and dental claim forms you utilize on a regular basis.

## Did you know that...

... we can assist employees and their families with other types of insurance both business and personal?

Although Mainstay specializes exclusively in employer benefit plans, we have connections to advisors that specialize in life insurance, disability, critical illness, living benefits, home, apartment, auto, recreational vehicles and business insurance plus many other areas of special risk.

You can find contacts for many of our associates on our website at;

<https://www.mainstayinsurance.ca/need-help/> or give us a call or drop us an email.

Need help finding a form, phone number, or just help in general, please do not hesitate to call us at: 905-886-9203 or send us an e-mail at:

[Dave@mainstayinsurance.ca](mailto:Dave@mainstayinsurance.ca)

## Share This with Your Employees BEFORE They Travel

At your annual renewal meeting we review issues related to emergency medical travel coverage in order to ensure our clients are educated and aware of limitations that may exist in their group coverage.

Most important is the definition of **emergency** travel coverage. Many insurers define it as "an accident or injury or an **unforeseen illness** that **begins** while the insured is traveling". Plans also state that "any illness previously diagnosed or treated in Canada may not be covered".

Most travel coverage also includes a stability clause that excludes coverage for any medical issues that have changed or been treated 30 to 90 days before the date of travel.

### WHAT DOES THIS REALLY MEAN?

These definitions may mean that you are **NOT** covered when you travel out of Canada if:

- You are in a high-risk pregnancy or beyond your 32nd -35th week of pregnancy
- You have recently had or are scheduled to have surgery or treatment for a medical condition
- It has been suggested that you have, are scheduled for or are awaiting a test, or test results
- Your physician would say

or has said that you are not medically stable or safe to travel

- You have had recent changes to medication, or it has been recommended that you do so; or it is recommended that you start on a new medication or treatment; even a change in dosage for the same medication could qualify as such a change.

It is important to note that you may still be covered for other illnesses or injuries that are **NOT** in any way related to your pre-existing condition.

Another issue that can be problematic with a travel claim is the requirement to contact the carrier **immediately** when treatment is required. This is a key requirement, as many plans will **NOT** pay if not immediately notified of a medical issue arising.

When an individual seeks medical attention in a foreign country (including the US) they typically provide their insurance information and are assured that the hospital will "take care of everything". This **DOES NOT** mean that the hospital will contact the insurer on your behalf. In fact, the hospital may intentionally NOT contact the insurer in an effort to run additional tests that may not otherwise be approved. Some insurers specifically state that they

will not pay for any PET/CAT, or MRI's unless they are pre-authorized for this very reason. Some insurers will also not pay a claim for an emergency incurred in a country or region for which the Canadian government has issued either an "avoid non-essential travel" or "avoid all travel" warning.

What can you do to ensure that you have proper medical coverage in place when you travel?

1. Ensure you are in good, stable health and are not traveling against doctor's orders.
2. Take your OHIP card, travel insurance card and plan brochure with you when you travel.
3. Call the insurer the moment an event arises. Do not wait for a hospital or clinic to do so.
4. Check the website <http://www.voyage.gc.ca/>

In our annual renewal package, we include brochures describing your travel coverage, how to access it, and general claim information including plan limitations. If you would like a pdf copy sent to you please e-mail us at: [dave@mainstayinsurance.ca](mailto:dave@mainstayinsurance.ca)



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This information is provided as a reference to clients of Mainstay Insurance Brokerage Inc. It is not intended as advice. Your situation and the contract provided by your insurer plus any relevant legislation shall always take precedence. Always obtain appropriate legal, human resource or accounting advice.

Note: This side of the newsletter is intended for you the plan administrator. The information on the 'front' is targeted more to your staff and can be copied and distributed for their reference.

### Just in case you were wondering...

...it's the time of year when we think taxes and T4's. Please remember that employer paid life, dependent life, and AD&D insurance are all taxable benefits to employees (BOX 40) and ALL employer paid benefits are taxable to Quebec employees.

If your disability coverage is employer paid and tax free, then it too must be shown as a taxable benefit through the year, and also on T4's at year end.

Don't forget to use **Box 85** for any employee paid contributions for health and dental premiums.

## The Gambia Health Centre Update

In November 2022 "Hands Across the Nations" (HATN) a small Canadian charity and NGO, met with community members near a village called Jammeh Kebbeh in The Gambia, West Africa. HATN learned that the community's biggest need was for a Health Centre. Meetings with tribal elders and the ministry of health followed to discuss plans and location.

The idea was to transform a field (just off the main road) into a fully equipped health centre to support local communities. This would provide medical care to children and families and allow babies to be delivered only a short walk away versus the current reality: a 30 km ride by donkey cart.



In October 2024, a team of HATN volunteers (including my wife Joanne) travelled to The Gambia to begin the building process. Alongside local community members, they cleared the field and made thousands of concrete blocks by hand that would be used in the building.



After a bidding process, a local contractor was hired and the actual build process itself was started in early 2025.



Just last month a team of eight Canadian volunteers (including myself and Joanne) returned to The Gambia to clean up the building site and paint and tile the two buildings: the Health Centre plus a residence for staff. We also met with the local community to talk about future plans for ensuring that this project becomes a self-sustaining entity.

On these trips each volunteer covers their own travel and living costs, and the free labour helps to keep overall project costs down.



I almost came to tears when we turned onto the site and saw the buildings themselves: the walls were parged and ready for painting, the blue roofs were on and it was starting to look like a real Health Centre. We got to work right away cleaning up inside the buildings and preparing

for painting and tiling. While there is a contractor and employees who are working on the site full-time, our efforts help reduce costs and are appreciated by the contractors and local community members who also come out to help.



With the painting and tiling done, the contractor will finish the electrical and plumbing work next. After that we will be running another fundraiser to purchase medical equipment and supplies such as beds, cabinets, ultrasound and lab equipment.



For more information go to: [www.HATN.org](http://www.HATN.org) HATN is a very lean organization with over 95% of donations received going straight to the people who need it.

Click below to view a short video that shows our progress:

<https://www.youtube.com/watch?v=Q60oVXUJJA>

If you'd like to be added to the HATN mailing list or learning more, please drop me a line.