

Benefit Facts Article by Brian Bulger - February 4, 2011

### **Cuba Forces Tourists to Buy Medical Insurance**

Over the past couple of months I have received a number of calls from a good number of people who have booked vacations to countries with much warmer climates than Canada, the lucky dogs. They have all wanted to confirm that they have the necessary medical emergency coverage in place for the duration of their trips and that no other supplementary coverage is required.

I have reminded them all that the Chambers of Commerce Group Insurance Plan provides unlimited medical emergency coverage; That being worldwide medical care for an unexpected medical emergency, for an unlimited period of travel time. I also point out it's important to have this coverage even when we travel to another Province within Canada.

Some are travelling to Cuba and have been told by their Travel Agents that they now require to provide written evidence of Travel Medical Health Insurance upon their arrival. Furthermore, if they cannot provide proof of coverage they will require to purchase a local Cuban insurance product for the length of their stay. Although I am not aware of the cost of the local insurance, I imagine Cuba is doing this because of a drain on their medical resources imposed by past vacationers who have required medical treatment.

According to a communique I received from the Chambers Plan in April 2010, effective May 1, 2010, the Cuban Government began imposing this medical insurance requirements on all visitors to their country. We have therefore been providing to our clients the following information and paperwork for their trips to Cuba.

1. A letter from the insurer which provides their policy and certificate numbers, the name of the insured as well as the names of their insured family members who are travelling with them, their date(s) of birth and written confirmation of their coverage during the specified dates of their visit.
2. We also recommend that they take along a copy of their Benefit Booklet with their enclosed Certificate of Insurance, their wallet size Summary ID Card and a Voyage Assistance Brochure/Claim Form which provides further details of their Travel Medical Emergency Coverage

To date, none of our clients have had to utilize their Travel Medical Coverage while vacationing in Cuba, and although we're confident that their medical needs would be taken care of, we hope their good fortune continues.