

PEITF Travel Insurance Update on Pre-Existing Medical Conditions

As you know, the Emergency Out of Province Travel Insurance plan for teachers has a 90 day medical stability clause. The stability clause means that if you have a pre-existing medical condition, it must be considered medically stable for 90 days prior to your departure date in order for there to be coverage if you suffer a medical emergency or sickness related to this condition while you are travelling away from PEI.

A pre-existing condition is considered stable if the member, in the 90 days before the departure date, has not:

1. Been treated or evaluated for new symptoms or related conditions;
2. Had symptoms that increased in frequency or severity, or examination findings indicate the condition has worsened;
3. Been prescribed a new treatment or change in treatment for the condition (generally does not include reductions in medication due to improvement in the condition, or regular changes in medication as part of an established treatment plan);
4. Been admitted to a hospital for the condition; or
5. Been awaiting new treatments or tests regarding the medical condition (does not include routine tests).

Recently, one of our members had a change in their medication for a pre-existing medical condition which was as a result of an improvement in their condition in the 90 days prior to travelling out of province and they wondered if that was considered to be a change to their medical stability.

When you review number 3 above, it seems that a change in medication due to an improvement in their medical condition would not affect their medical stability; however, this may not be true in every circumstance.

Medavie Blue Cross, the insurer of our Travel Insurance plan, has indicated that each individual case must be examined. For example, if the change in medication was made close to the departure date and the member has a reaction shortly after travelling, they might not be considered medically stable prior to travel as there was insufficient time to determine if there would have been any adverse reaction to the change.

As you can see, this is not a black and white issue. If you have any questions concerning medical stability of any pre-existing condition, please feel free to contact Medavie Blue Cross prior to your departure date if you are travelling outside of PEI.