

Transcript

What is a Pre-existing Condition?

[Electronic dance music begins to play.]

00:00:00 - 00:00:06

[Video: *The presenter can be seen out of focus. She walks towards a stool and sits down.*]

[Text on Screen: *What is a pre-existing condition?*]

[Graphic on Screen: *The CAA Travel Insurance logo appears on the bottom of the screen.*]

[Music ends.]

00:00:06 - 00:00:15

[Video: *The presenter sits in an upscale office wearing a red blazer. A television, fireplace and desk are located behind her.*]

Presenter >> When purchasing travel medical insurance, it is important to understand the conditions of the policy. In this short video we are going to review the following:

00:00:15 - 00:00:21

[Video: *A presenter speaking throughout the video.*]

Presenter >> Pre-existing medical condition, stability and the stability period before departure.

00:00:21 - 00:00:26

Presenter >> Let's start with looking at the term pre-existing medical condition.

00:00:26 - 00:00:37

Presenter >> It's important to understand the limitations and exclusions that may apply to a pre-existing medical condition. The first thing to consider is what a pre-existing medical condition means.

00:00:37 - 00:00:47

Presenter >> An example of a pre-existing condition is: A condition you are receiving medical treatment for or a medical condition that is undergoing medical investigation.

00:00:47 - 00:01:02

Presenter >> In most cases you are still eligible to purchase travel insurance when you have a pre-existing medical condition. The pre-existing condition may also be covered depending on the stability of the condition. Let's look at stability. Stability means:

00:01:02 - 00:01:08

Presenter >> No change of medication and no change in medical treatment for the medical condition.

00:01:08 - 00:01:23

Presenter >> It is important to note that even if there has been a decrease in medication, it is still considered a change in medication. To understand if a pre-existing medical condition will be covered, we also have to consider the stability period.

00:01:23 - 00:01:28

Presenter >> The stability period is the time frame before your departure date and can range from three to six months.

00:01:28 - 00:01:39

Presenter >> The stability period varies depending on age and product. Let's look at an example of how a pre-existing medical condition, stability and the stability period tie together.

00:01:39 - 00:01:49

Presenter >> This is George. George is 61 and his stability period is three months, which means any pre-existing condition that is not stable within three months of travel will not be covered.

00:01:49 - 00:02:13

Presenter >> George has diabetes and has been taking medication for 12 months. Because he is receiving medical treatment for diabetes, it is considered a pre-existing condition. In a recent visit with his doctor, his medication has been decreased. Well this is great news for George because there has been a change to his medication within a three-month window of his departure the condition is not considered stable.

00:02:13 - 00:02:31

Presenter >> Therefore, his diabetes will not be covered for his upcoming trip. By George understanding what is considered a pre-existing medical condition, the stability of his medical condition and the stability period before traveling, he can fully understand the terms and conditions of his travel insurance policy.

00:02:31 - 00:02:36

[Electronic dance music begins to play]

[Graphic: *The CAA logo appears against a white backdrop. To the right of the logo are the words Travel Insurance. Below the logo it reads caasco.com/EducateMe.*]

[Small Print on Screen: *CAA Travel Insurance is underwritten by Orion Travel Insurance Company, A CAA company. Certain exclusions, limitations and restrictions apply. Quotes are valid for 30 days. A medical questionnaire is required if you are 60 years of age and older. ©CAA trademarks owned by, and use is authorized by The Canadian Automobile Association.*]

[Music ends.]