



## Cuba issues requirement for medical insurance for travellers

10-09

Effective May 1, 2010, all visitors travelling to Cuba must have proof of medical insurance. This insurance must have been issued by an insurance entity recognized in Cuba or purchased from a Cuban vendor at the point of entry. The previously released announcement indicated these requirements will apply to "all travellers, foreigners and Cuban overseas residents."

The Travel Health Insurance Association of Canada announced today (April 26):

*"the Canadian tourism bureau representative confirmed that the Cuban government was aware that provincial health insurance plans did not provide direct coverage for out-of-country emergency medical services, and that visitors with only provincial insurance would be required to pay Cuban hospitals, clinics, doctors and other providers before they left the island. They would then have to file for reimbursement from their provincial health agencies and they could expect only a small portion of their claims to be reimbursed."*

*The announcement that Cuba would accept provincial health cards as proof of insurance prompted some of Canada's vacation and tourism companies to issue public statements claiming that additional travel health insurance was not mandatory for meeting the May 1 medical coverage requirement. Some of their announcements left the mistaken impression that provincial government health insurance would cover emergency medical services in Cuba."*

The government said travellers should be prepared, upon demand, "to present a policy, insurance certificate or travel assistance card valid for the time span they will stay in Cuba."

Great-West Life's travel assistance providers are Assured Assistance and Medex. Assured Assistance is a third-party assistance company recognized by Asistur. Medex Assistance, affiliated with ASA Assistance, is also a third-party assistance company recognized by Asistur. Asistur is the official medical assistance society of Cuba. However, until Cuba sets out its requirements more formally, there is no guarantee that plan members will gain entry into the country without first buying insurance from a Cuban source.

### Letters confirming Great-West coverage

In order to help ease entry into Cuba for plan members, upon request, Great-West will provide a personalized proof-of-coverage letter confirming an individual plan member's medical insurance coverage and travel insurance services. Plan members should be prepared, upon request, to present this letter, along with their provincial health insurance card, emergency Global Medical Assistance/Travel Assistance Card and booklet and a valid passport.

Plan members should contact Great-West at 1-800-957-9777 to request a letter.

Great-West will provide further updates if more information becomes available.

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