

April 2010

Travel to Cuba

Effective May 1, 2010 all visitors travelling to Cuba will require proof of out-of-country travel health insurance upon landing. If visitors do not hold insurance from an approved carrier/assistance provider at the point of entry into Cuba, they will be required to purchase insurance for the duration of their stay.

Mondial Assistance, Manulife's out-of-country provider, has a contractual agreement with the Cuban assistance company ASISTUR, and as such is a recognized third party assistance provider. A list of approved health insurance providers had been published by a Cuban news resource, however there has been no confirmation by any Cuban authority of an official list to date.

While the Cuban government has yet to confirm a specific list of recognized carriers, or the specific documentation requirements for proof of insurance, plan members are encouraged to carry with them a copy of their ETA and/or combined ETA/drug (One) card, along with a [letter from Mondial Assistance](#) confirming its eligibility. This letter will be posted to the plan member, plan administrator and plan advisor public sites. It will also be available through the customer service centre. You can recognize an ETA card by looking for Mondial Assistance or World Access (the former name of Mondial Assistance) on the card.

These recommendations are based on the information provided by the Cuban authorities to date, however we cannot guarantee that entry will be permitted without the purchase of insurance through a Cuban source. We are hopeful that these two items (ETA card with letter from Mondial) will be sufficient to allow your plan members into Cuba without having to purchase any additional insurance.

For clients who have purchased Manulife's ETA/Assistance product managed by Mondial Assistance: Given the information provided by the Cuban authorities to date, presentation of their travel assistance or drug card along with a letter confirming Mondial Assistance as a recognized entity should be sufficient for entry without the requirement to purchase additional insurance.

For clients who have not purchased our ETA / Assistance product and are reimbursement based: For reimbursement clients the Cuban authorities may require the purchase of insurance, as reimbursement coverage may not be accepted as a guarantee of payment.

Travellers are required to meet the terms, conditions and eligibility requirements of their travel insurance policy in order for their coverage to be in effect. The requirement to purchase additional coverage does not void or cancel the existing coverage from Manulife.