

Going to Cuba?

Hello.

Last February, the Government of Cuba decreed that all travelers, whether foreigners or Cubans living abroad, will require a medical insurance policy covering medical expenses before entering Cuba, as of this May 1st, 2010.

Following the new entry requirements to Cuba, Standard Life is pleased to announce that via its out-of-country emergency travel assistance service provider, AXA Assistance, the Cuban government and its official medical assistance society, Asistur S.A., have approved and recognized Standard Life's ability to provide medical assistance and insurance to its participants in Cuba.

Accordingly, participants of our group plans including travel assistance benefit coverage are covered for medical expenses, subject to the provisions of their group plans. However, because travelers are subject to control upon their arrival in Cuba, **participants should carry the following documents with them:**

1. Their Canadian passport.
2. Their Cuban tourist card or visa.
3. Their provincial health card.
4. Their Standard Life insurance certificate (the back indicates information regarding the travel assistance benefit administered by AXA Assistance).
5. Their group insurance benefits booklet can be brought as additional proof of insurance (mandatory if their coverage does not include the travel assistance benefit, but only the health insurance benefit).
6. If questioned, a participant might find it helpful to hand over the letter *Certifico AXA.pdf* (page 2), which acts as a proof of the contractual relationship between Asistur and AXA Assistance. It states that AXA Assistance is a recognized health coverage provider which mandated Asistur S.A. to administer such coverage for its clients when travelling in Cuba. As it is written in Spanish, this letter can easily be understood by Cuban customs officers.

What if a participant does not have travel assistance coverage?

For participants without travel assistance coverage, the provisions of the "Eligible expenses incurred outside Canada in case of emergency" clause of the Health Insurance benefit will apply.

For participants without travel assistance or health insurance coverage, it is recommended to purchase supplemental health insurance from an approved Canadian insurance company before leaving Canada.

In both cases, participants are covered by their Canadian provincial health plan, which may reimburse part of the costs incurred, and will not pay the bill upfront, as required by the Cuban authorities. **Please note that Cuban authorities will not allow anyone with outstanding medical bills to leave the country.**

For participants without any coverage – no travel assistance coverage and no health insurance coverage – health insurance can be purchased from a Cuban insurance company at some points of entry to the island.

Need more information?

Cuba Tourist Board in Canada's website: <http://www.gocuba.ca/client/news/index.php>

Asistur S.A.: www.asistur.cu

The Foreign Affairs and International Trade Canada's website:

http://www.voyage.gc.ca/countries_pays/report_rapport-eng.asp?id=69000

Do not hesitate to contact your Manager, Business Development, at Standard Life for additional information on this matter.

Talk soon.



La Habana, 20 de abril de 2010

Dr. Rogelio Álvarez Blanco
Director General
AXA - México

Estimado Doctor:

Por la presente confirmo que los visitantes a Cuba que posean productos de seguros de viaje del grupo AXA – Interpartner, no confrontarán problemas para su entrada al país respecto al requisito de poseer un seguro de viajes para dicha entrada a partir del 1 de mayo de 2010.

ASISTUR ha hecho público que mantiene contrato vigente de corresponsalía para asistir en Cuba a los clientes de AXA ASSISTANCE, AXA TRAVEL INSURANCE e INTERPARTNER ASSISTANCE (IPA), cuyos casos, como Usted conoce, se tramitan a través de la central de AXA en México.

Sin otro asunto, le saluda cordialmente

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