

# Visitors to Canada



## 20-year-old Male: Broken Wrist

Snowboarding Accident Led to Interrupted Trip

20-year-old Will, from the USA, came to Canada for a snowboarding vacation. On the first day, he went over a jump and crash-landed. Ski patrol took him down the mountain, and he was taken to hospital where surgery was recommended for his broken wrist. The surgery wasn't needed immediately, so it could be performed back in the USA. Will's wrist was put in an immobilizer and he was discharged from hospital. He returned to the USA the next day, ending his vacation early.

Hospital Fees .....	\$2,500.00	Prescription Costs.....	\$12.49
Doctor Fees.....	\$175.00	Unused Accommodation & Snowboarding	
Radiology Fees .....	\$125.00	Costs - Trip Interruption .....	\$785.00
Ambulance Fees.....	\$765.00	Airline Change Fee -Trip Interruption .....	\$75.00
		<b>Amount Paid by Travel Insurance.....</b>	<b>\$4,437.49</b>

## 52-year-old Female: Fatigue and Nausea

Fatigue and Nausea Led to Interrupted Visit

52-year-old Amandeep from India was visiting family in Canada, for an extended period of time. Several months into her stay, she became increasingly fatigued and nauseated. Her family decided to take her to their local medical clinic. The doctor recommended chest x-rays and blood work, and prescribed medications to reduce the nausea. The blood work was inconclusive, so the doctor recommended an ultrasound, since the symptoms continued. The ultrasound revealed Amandeep had a mass in her stomach. Fearing a dire outcome, the family decided she should return to India early, to be treated by her own doctor.

Initial Clinic Fees .....	\$100.00	Laboratory Fees - Non-Emergency Benefit ....	\$156.90
Prescription Costs.....	\$35.97	Clinic Fees- Non-Emergency Benefit .....	\$100.00
Radiology Fees - Non-Emergency Benefit .....	\$900.00	<b>Amount Paid by Travel Insurance.....</b>	<b>\$1,292.87</b>

## 56-year-old Male: Stomach Cancer

Foot Laceration Led to Cancer Discovery

56-year-old Baran, from Turkey, was visiting family in Canada for two months. At a local beach, he suffered a laceration to his foot. Since it was a minor injury, he went to a walk-in clinic later that evening. He was advised to keep the injury dry and was given a seven-day course of antibiotics to prevent infection.

Several days later, Baran had nausea and vomiting, so he returned to the clinic. The doctor felt that Baran was experiencing side effects of the medication previously prescribed and was advised to discontinue it. However, another five days after stopping the medication, he continued to have persistent nausea and vomiting. Friends took him to the hospital. After several tests, Baran was diagnosed with an abdominal mass. He was admitted for an additional five days and was conclusively diagnosed with stomach cancer. Due to the prognosis, Baran elected to return home for continuing treatment. When he first arrived in Canada, Baran had purchased a Visitors to Canada plan with a \$10,000 liability maximum. As a result, this was the maximum amount reimbursed.

Clinic Fees .....	\$300.00	Prescription Costs.....	\$61.99
Hospital Fees (includes Radiology fees) ...	\$32,732.00	Total Amount of Claim .....	\$35,557.71
Doctor Fees.....	\$2,463.72	<b>Amount Paid by Travel Insurance.....</b>	<b>\$10,000.00</b>
		<b>(maximum liability amount purchased)</b>	

Please note: These examples are based on actual claims with pertinent client information changed to protect privacy.

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## 69-year-old Female: Cancerous Tumor

### Abdominal Pain Led to Repatriation

69-year-old Mariela, from Morocco, came to Canada to visit her daughter for four months. Thirty five days into her visit, she experienced sudden, acute abdominal pain. Mariela was taken to the doctor, who recommended rest and ordered some lab work, believing the symptoms were signs of gastroenteritis. A week later, however Mariela's condition worsened; she was admitted to hospital where they discovered she had a cancerous stomach tumor. She had immediate surgery and began chemotherapy treatment right away.

Mariela remained in the hospital for two weeks and was then discharged into her daughter's care. While attempting to make arrangements to return home to Morocco, she was readmitted to the hospital. Unfortunately, Mariela passed away four days later and her body was returned to Morocco.

Clinic Fees .....	\$150.00	Doctor Fees.....	\$17,176.83
Lab Fees.....	\$210.00	Chemotherapy Prescription Fees.....	\$2,513.01
Initial Hospital Fees .....	\$89,413.87	Repatriation.....	\$5,100.00
Additional Hospital Fees .....	\$12,215.43	<b>Amount Paid by Travel Insurance.....</b>	<b>\$126,779.14</b>

## 76-year-old Female: Cellulitis

### Knee Laceration Led to Skin Infection

During a month-long stay with family in Canada, 76-year-old Xiao Mei from China, tripped over a curb and got a small laceration on her knee. At the time, it didn't warrant medical attention, but several days later, Xiao Mei's knee became red and very painful with every movement. Her daughter took her to Emergency, where it was determined that she had cellulitis, and it was rapidly spreading. Due to Xiao Mei's age, the doctor put her on strong IV antibiotics to prevent her from becoming septic. Ten days later, she was discharged and given oral antibiotics for an additional 10 days.

Hospital Fees .....	\$33,692.17	Prescription Costs.....	\$236.95
Doctor Fees .....	\$3,115.00	Walker Rental .....	\$70.00
Radiology Fees .....	\$211.64	Airline Change Fee - Trip Interruption .....	\$75.00
		<b>Amount Paid by Travel Insurance.....</b>	<b>\$37,325.76</b>

## 79-year-old Male: Femur Fracture

### Slip Led to Blood Clot

79-year-old Charles from the UK was visiting family in Canada for three weeks, when he slipped in the shower. He was taken to hospital, where it was determined he had fractured his femur. Charles had surgery to stabilize the fracture. Two days later, he developed a blood clot, which complicated his recovery. Charles remained in hospital for 11 days, and was then discharged to his family's care. Charles's family had purchased him a Visitors to Canada plan prior to his arrival, with a \$20,000 liability maximum for short trips. As a result, this was the maximum amount reimbursed.

Ambulance Fees .....	\$289.28	Airline Change Fee - Trip Interruption .....	\$75.00
Hospital Fees (includes radiology fees) ....	\$43,227.99	Total Amount of Claim .....	\$47,152.01
Doctor Fees .....	\$3,409.81	<b>Amount Paid by Travel Insurance.....</b>	<b>\$20,000</b>
Prescription Costs.....	\$164.92		<b>(maximum liability amount purchased)</b>
Walker Rental .....	\$60.00		

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