



ASSOCIATION  
OF MATURE  
CANADIANS

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# M A T U R I N G Together

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## PERSONALLY SPEAKING

### Travellers Affected by Vol- canic Ash Disruptions

*Martha Turnbull  
President*

*Travel Health Insurance Association  
of Canada (THIA)*

The Travel Health Insurance Association of Canada is advising travellers who have trip cancellation, interruption or delay insurance, and have been affected by volcanic ash disruptions, to contact their insurers or assistance providers for information about their coverage, for help while they are travelling and for setting up claims.

Personally con-  
tinued on page

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## Investing in your Health

### PRIVATE ONE ON ONE PERSONAL TRAINING IS FOR YOU

Even with the down turn of the economy insurance and pharmaceutical companies still manage to maintain profitability. For your home there's property insurance, for your car there's auto insurance, and so forth.

With private one on one personal training you would be investing in your health and well being at a fraction of the cost of healthcare expenses. This is the time you should get involved with your personal healthcare and look at things you can do to lower future costs.

The AMC example to help our members is to get you involved in your own physical fitness. Nick Pecip has developed eclectic fitness and self-defense programs for people of all ages. Being an independent personal trainer allows his sessions to be brought to his clients, whether it be at a local gym, or the privacy of your home.

Nick Pecip is a certified freelance personal trainer with an extensive martial arts background involved in personal healthcare for the past ten years. Should you be unsure of how to proceed Nick has agreed to answer your questions and if you are in his area to set up a cost effective program just for you.

For more information or advice on the different fitness packages available to you, call Nick at: 416-854-0745

Remember

PERSONAL TRAINING IS FOR YOU!

Look better and feel better



MASS INSURANCE  
BROKERS LIMITED

Looking for a way to save money on your  
Home and Automobile Insurance  
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*A Group home and auto insurance program exclusively  
for Members of the Association of Mature Canadians*

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auto insurance program](#)

Learn how you can save money and take advantage of enhanced benefits through your Group Home and Auto Insurance Program, which has been tailored by Mass Insurance Brokers Limited. The program allows provides members with quality coverage, fast and convenient service plus preferred rates available to eligible member. Furthermore, this voluntary benefit is also available to eligible dependants residing in the household.

Mass Insurance has specialized for more than 30 years in arranging Group Auto and Home programs.

#### Strength in Numbers

This program is underwritten by Group Dynamix (part of the Royal & Sun Alliance Group). They have been providing group home and auto insurance programs to corporations and associations for many years and are one of the largest group insurance providers in Canada.

#### Special Products and Service

In addition to preferred group rates, policyholders also have access to the following products and services that make this program even better. These include:

Mass Insurance continued on page

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## Personally continued

Most Canadian travel insurance companies have considered the disruption to travel resulting from the volcanoes in Iceland as an event that is covered if the insurance was purchased or in effect before April 14, the start of the volcano eruption. In addition, if travellers were stranded beyond the expiration dates of their policies, coverage is most often being extended until the insured traveller is able to return home, at no additional cost. Generally, this coverage extension will apply to both emergency medical and non-medical provisions.

Clients currently travelling in areas affected by the volcanic eruptions, who have trip interruption coverage, will under most policies have limited coverage for additional accommodation, costs to contact the insurer or assistance company, and meal expenses if they are unable to return to Canada as planned. Some coverages will reimburse the cost of alternate travel arrangements if available. THIA encourages all travellers to contact their insurance or assistance company for specific coverage details, coverage limits and details about how to submit a claim.

Trip cancellation coverage would apply to cancellation or interruption of any non-reimbursable, fully insured and prepaid portion of the trip, including airfares, pending cruises, land tours, hotel stays or other excursions that are beyond the control and stated responsibility of the air carrier or tour operator. In some cases, airlines or tour operators offer vouchers for future travel in lieu of immediate refunds. Many insurers will extend the dates on a policy at no charge.

THIA urges insured traveller's affected by the recent disruptions to contact their insurance company or assistance service to get specific advice about their trip cancellation benefits and help with opening their claim.

Canadians considering future travel to areas impacted by the volcanic eruptions need to be mindful that travel insurance covers unexpected events and the volcanoes in Iceland remain a threat to travel at this time. THIA continues to monitor this situation closely.

Martha Turnbull, president of THIA says that "though all Canadian travel policies that include trip cancellation/interruption benefits are designed to cover unanticipated disruptions to planned travel, individual policies differ and travellers need to know what their specific travel insurance contracts cover and what they exclude. Agents specializing in travel insurance can help travellers in understanding the benefits and limitations of their individual policies. Canadian travel insurers are well equipped to deal with the large number of travellers impacted by this event, answer questions and settle claims."

"In light of the current, and quite unexpected disruption, it's clear that booking travel without purchasing appropriate insurance can result in significant personal financial risk," she says.

## Mass Insurance continued

- Choose from payment options including a monthly payment plan with no interest or service fees. It's your choice;
- Earn AIR MILES on all your home and auto premiums;
- Short term home / seasonal rental coverage at no extra cost;
- Pet Insurance available;
- Identity Theft Protection up to \$30,000 with no deductible – ask for details;
- Optional "Claims Protection" (guarantees no premium increase in the event of a first at-fault loss);

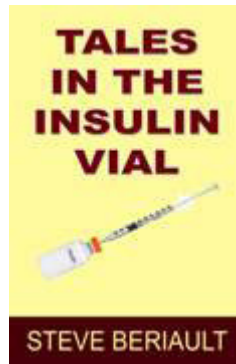
- Life Time Guarantee on automobile claims repairs;
- \$2,000,000 Liability coverage on your home policy at no extra cost;
- One-Stop Automobile Claims Appraisal and Repair Service;
- 24 hour Emergency Claims Service 7 days per week. Report a claim anytime, anywhere with our toll free "Claims Assist" line;
- Claims Guarantee: If you are not satisfied with the way your residential or automobile claim is handled, a credit of \$500 will be provided.

Experience the advantages of group insurance today.

To find out how you can take advantage of this exclusive AMC member benefit, simply call MASS today: 1-800-663-6277 or 416-963-8080

Or visit our website at: [www.massinsure.com](http://www.massinsure.com)

# Diabetes Watch



The diabetic stories, written by an insulin dependent diabetic (Type 1) is called "Tales in the Insulin Vial". The author describes situations and adventures experienced during his life (i.e. cross Canada bike trip, kayak trip on the old voyageur fur trade route in western Canada, etc). The number of diabetics is growing aggressively and researchers have considered it pandemic. The worldwide diabetes population comprises almost 240 million persons. About 24 million or 10 percent, are Type 1 diabetics (insulin-dependent); while Type 2 diabetics (non-insulin-dependent) make up 216 million.

There is an underlying warrior mentality in the book. It assumes that the diabetic is at war with a "beast or demon". It shows no mercy and it is relentless in its pursuit to destroy the diabetic's quality of life and, finally, kill them. The fight for life with diabetes is apparent in many of the stories, "Bully Boy, Warriors, Exceptional Day, Voyageur, Steel Legs and Kidney Transplantation". All the stories describe events that challenge the diabetic's will and character to overcome his/her personal enemy and succeed in life. The stories hold nothing back, as diabetic reactions, blindness, dialysis, kidney transplantation, amputation and a failed pancreas transplant are discussed within the stories from a patient's personal perspective.

We haven't found another book like this in a review of diabetes literature. These tales take you from childhood through adolescence and into adulthood and show the challenges the diabetic condition presents and how those challenges were met. Many readers have told me they've found these stories informative and inspirational, and I hope you do too.

Author - Steve Beriault resides in Newmarket, Ontario. He is 58 years old and has been a juvenile diabetic (Type 1) for 56 years. He is happily married to His wife Maria and they have two sons Dan and Nick. Nick is also a juvenile diabetic diagnosed at 5 years of age, now 22. Dan is studying for his PhD in Biochemistry at McMaster University. His studies deal with diabetes and heart complications. Steve has had the privilege to receive academic degrees from University of Waterloo - BSc, MA from the University of Ottawa and Business Administration from the University of Calgary.

Published by Raider Publishing International, New York, USA (Nov. 2009)  
Available online from Amazon.ca – Tales in the Insulin Vial (hardcover)  
or make a request at your local bookstore



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Or visit our website at: [www.bvinsurance.ca](http://www.bvinsurance.ca)

## Cuban Medical Insurance Requirements for Canadians

Effective May 1, 2010, all visitors to Cuba will be required to have medical insurance, the Travel Health Insurance Association (THIA) has received confirmation from the Government of Cuba Tourism Bureau that Cuban authorities will accept either provincial government health insurance cards, or proof of private travel insurance, as sufficient to meet this requirement. Those without such proof will be required to buy insurance from Cuban companies at ports of entry.

The tourism bureau confirmed that the Cuban Government is aware that most provincial health insurance plans, such as OHIP or RAMQ, do not provide direct coverage for out-of-country emergency medical services, and that visitors carrying only provincial government health insurance cards would be required to pay Cuban hospitals, clinics, doctors and other providers in full, at the time of treatment. They would then have to file for reimbursement with their provincial plans and they could expect only a small portion of their claims to be paid. THIA reminds Canadians that reimbursements for out-of-country hospital and medical services are based on rates pre-determined in each province and normally cover only a fraction of the charges travellers are required to pay.

"The announcement that Cuba would accept provincial health insurance cards as proof of insurance has prompted some of Canada's vacation and tourism operators to imply that additional travel health insurance was not mandatory for meeting the May 1, 2010 medical coverage requirement; which may technically be correct," says Martha Turnbull, president of THIA. "However, some of these announcements have left the mistaken impression that provincial government health insurance will cover the cost of emergency medical services in Cuba, which could result in travellers having to pay out of pocket. Such an impression provides a disservice to Canadian travellers, who may end up with significant unexpected costs," she adds.

Canadians who elect not to purchase supplemental travel medical insurance should consider the following facts: Most Canadian provincial government health insurance plans do not make direct payments to out-of-country hospitals, doctors or clinics.

In-patient hospitalization is reimbursed at pre-set rates depending on the province, and can range from as low as \$75 per day in B.C., to \$200 in Ontario (\$400 in ICU) and varying rates in other provinces. The cost of these services in Cuba exceeds these amount.

The cost of these services in Cuba exceeds these amount. Wait times for reimbursement by provincial health plans range between 90 days and 18 months. Provincial plans do not cover the cost of ground ambulance in Cuba or repatriation back to Canada by commercial airline or air ambulance.

Many outpatient clinics and lab services, or other incidental charges related to out-of-country emergency medical care are not covered by the provincial health plans.

All provincial health plans strongly urge their residents to purchase supplemental travel insurance for any trips they make out of the country.

For more information, please contact Travel Health Insurance Association of Canada

[www.thiaonline.com](http://www.thiaonline.com)

## Should I get a Flu Shot?

### The Top 10 reasons for getting the flu shot:

10. you have a chronic medical condition
9. you have a weakened immune system
8. you're a senior citizen
7. you're 6-23 months of age
6. you're a health care provider
5. you provide essential community services
4. you can't afford the time off work
3. you're travelling to another country
2. you live with someone who has a chronic medical condition

AND THE #1 REASON YOU SHOULD GET THE FLU SHOT IS...

1. you care about your own health and the health of those around you!

### The Top 10 poor excuses for NOT getting the flu shot:

10. you think aches, pains & fever are underrated
9. you're desperate for a little sympathy
8. you'd like to catch up on the TV soaps
7. you want to keep your colleagues at bay
6. you like your voice a little raspy
5. you get thrills from having the chills
4. you'd like some time away from the office
3. your stock portfolio includes Kleenex®
2. you consider coughing a full body workout

AND THE #1 POOR EXCUSE FOR NOT GETTING THE FLU SHOT IS...

1. you don't really care about your health or the health of those around you!

Get the flu shot. Not the flu.



Get the flu shot. Not the flu.



# Why people join AMC

You get a lot for your \$15 annual membership with the Association of Mature Canadians. As an organization dedicated to the needs of the mature segment of the Canadian population, we address health, wellness and lifestyle issues of interest to our members. We do this both by providing relevant and timely information and by arranging through selected suppliers a range of benefits that serve our members.

## Strength in numbers

Because we're able to negotiate with preferred suppliers of services on the strength of our membership, we exercise significant buying power that translates into real savings for AMC members. Here's a partial list of just some of the benefits and services more Canadians are tapping into through the Association of Mature Canadians:

- Individual health and dental programs (developed for people who don't have access to group health and dental benefits, including employees about to lose their benefits because of retirement).
- World-wide travel insurance (a daily plan covers long-term vacationers based on their length of stay or an annual plan covers frequent travelers within a single year).

- Home and auto insurance (group coverages designed to save AMC members money).
- Recommended Guaranteed life insurance with no medical exam.
- Visitors to Canada insurance (coverage for your out-of-country visitors to Canada in the event of a medical emergency).
- ENVOY Relocation Service Inc. (expert services to help you move and cash rebates when you buy or sell a home).
- Lifeline Personal Response System (immediate contact with a Lifeline monitor at the push of a button 24- hours a day, 365-days a year).
- Rexall DIRECT (cost-effective prescriptions by courier from a fully accredited national mail-order pharmacy).

## How to join?

For more information, visit our website at:

[www.maturecanadians.ca](http://www.maturecanadians.ca)

To become a member of the Association of Mature Canadians and begin enjoying these and many other benefits, simply complete the "Membership Application" form below, attach a cheque for \$15 and get it in the mail to us. We'll do the rest.



## MEMBERSHIP APPLICATION

Mr.  Mrs.  Ms.  Miss  Dr.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Apt: \_\_\_\_\_ City: \_\_\_\_\_

Province: \_\_\_\_\_

Postal Code: \_\_\_\_\_

Telephone: \_\_\_\_\_

Applicant's date of birth: MM / DD / YYYY

E-mail address: \_\_\_\_\_

If couple or family, name of spouse

Mr.  Mrs.  Ms.  Miss  Dr.

Spouse's name: \_\_\_\_\_

Date of birth: MM / DD / YYYY

*Mail to:* Association of Mature Canadians  
366 Bay St 7th floor  
Toronto, ON M5H 4B2

## ANNUAL membership fee \$15.00

Make cheque payable to:

The Association of Mature Canadians or AMC

The Association of Mature Canadians is committed to protecting the privacy and confidentiality of the personal information you entrust to us in keeping with the principles of PIPEDA. See our website [www.maturecanadians.ca](http://www.maturecanadians.ca) for our privacy policy.

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