

# Travel Policy Payments

This document reviews the payment options when your clients visit your brokerage office to make a payment. Payment options available to brokers include:

- Credit Card (Visa, Mastercard, Amex)
- Debit
- Cash
- Cheque

## Client pays via credit card

If the client pays by credit card for a travel policy the broker will simply process the credit card payment directly on the travel portal. The monthly travel commission statement will show the premium for the policy received by credit card and pay commission if applicable (based on other sales).

## Client pays via debit/cash/cheque

All cash, debit or cheque payments for travel policy sales should be deposited by your office, including any personal cheques from clients.

On your next travel commission statement, this cash, debit or cheque premium amount will be deducted from the positive commission payment. If this leaves you in a balance owing state and you would like to pay the balance, please:

Send a cheque to **Canassurance** for the amount indicated on your monthly statement. Make sure to include your distributor number.

Call **Canassurance** directly to make credit card payment on their secured line (1-800-361-2538 #2 then #2).

**If there is an outstanding travel premium balance that has not been remitted to Canassurance after 60 days, the debt will be transferred to your personal health commissions statement after 60 days.**

## "How do I pay a negative balance on my Personal Health (Saskatchewan Blue Cross) commission statement?"

If a negative balance is owing on your Personal Health Plans commission statement, you may:

Call our office with a credit card or;

Write a cheque issued to Saskatchewan Blue Cross

*for either option, please disclose what the premium is for, i.e. negative commission statement balance*

## "My client has cancelled their trip/returned early from their trip, how do they receive a refund for their travel policy/unused days?"

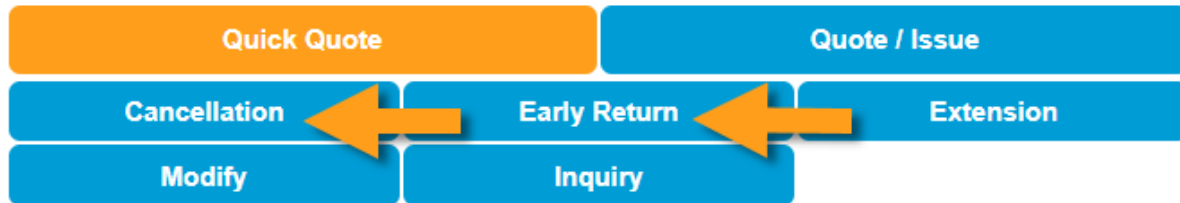
**Cancellation:** You can cancel a travel plan prior to its effective date. A full refund will be provided



**Early return:** You can process an early return when your client returns to their province of residence prior to the expiration date of their policy. The client is required to contact you directly to provide the partial refund or provide you with documentation that they had arrived back in their home province prior to the expiration date.

Subject to a \$25.00 administration fee

If a client had purchased their travel plan from your brokerage and is requesting a cancellation or an early return, they [\*must contact your brokerage directly\*](#) to process and issue the refund.



The full or partial refund must be returned in the same payment form it was received.

**Credit card** payments can be refunded directly in your broker travel portal using the same credit card that the travel plan was initially purchased with.

**Debit/cash/cheque** payments can be processed in the travel portal. The reimbursement would need to be refunded directly from your office in the form of debit/cash/cheque.

### Personal Health Plan Payments

Please continue to remit any Personal Health Plan sales to our office on a weekly basis.

#### *"How to process Personal Health Plan premiums (New & Renewal)?"*

Payment for each policy should be remitted to our office on a weekly basis, if the client is writing a cheque it can either be addressed to the brokerage or **Saskatchewan Blue Cross** directly.

#### *"How to remit Personal Health plan premiums?"*

Complete a [remittance form](#) (include each policy number) and cheque addressed to **Saskatchewan Blue Cross** and mail to Saskatchewan Blue Cross

## Canassurance Contact Information

*Mail* (Cheques are to be issued to 'Canassurance')

Blue Cross

Commission & Contracting Department

1981, McGill College Avenue, Suite 105

Montreal, Quebec H3A 0H6

*Phone*

1-800-361-2538

## Saskatchewan Blue Cross Contact Information

*Mail*

516 2nd Avenue North

PO Box 4030

Saskatoon SK S7K 2C5

*Contact Center Phone*

306-244-1192

*Individual Product & Sales Broker Team*

Email [broker@sk.bluecross.ca](mailto:broker@sk.bluecross.ca)

Phone 306.244.1192 (Saskatoon) | Toll-Free 1.800.667.6853

Fax 306.652.5430