

## Medical Travel Insurance in Alberta: What Every Traveler Needs to Know – Expert Insights from Punjab Insurance

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**Calgary, Alberta Jan 21, 2026 ([IssueWire.com](https://www.issuewire.com))** - As international travel continues to rise, many Albertans are unaware that the Alberta Health Care Insurance Plan (AHCIP) provides only limited coverage outside of Canada. To address this critical gap, **Punjab Insurance** has released an essential guide for local travelers, highlighting why comprehensive medical travel insurance is no longer a luxury, but a necessity.

While Alberta's healthcare system is robust, the Government of Alberta warns that AHCIP does not cover many expenses incurred abroad, such as air ambulance services, emergency dental care, or the full cost of out-of-country hospital stays. In many cases, a single day in a foreign hospital can exceed \$5,000—a cost that falls entirely on the traveler without private insurance.

"Many travelers assume their provincial health card is enough, but the reality is that AHCIP coverage is extremely restricted once you cross the border," said a representative for Punjab Insurance. "Our goal is to ensure that families in Calgary and across Alberta can explore the world without the fear of a medical emergency leading to financial ruin."

**What Every Alberta Traveler Needs to Know:**

- **The Coverage Gap:** AHCIP only pays a small fraction of international medical costs, often based on Alberta's domestic rates, which are significantly lower than costs in regions like the United States or Europe.
- **Emergency Evacuation:** Standard provincial plans do not cover the cost of flying a patient back to Alberta for treatment, which can cost tens of thousands of dollars.
- **Pre-existing Conditions:** It is vital for travelers to understand "stability" clauses. Punjab Insurance offers expert consultations to help travelers find plans that protect them even with existing health concerns.
- **Comprehensive Protection:** Beyond medical bills, modern travel insurance through Punjab Insurance includes trip cancellation, baggage loss, and 24/7 emergency assistance.

Punjab Insurance specializes in tailored solutions for the diverse Alberta community, including Super Visa insurance for visiting parents and grandparents, and competitive plans for students and snowbirds.

For more information on securing your next trip or to receive a free quote, visit [www.supervisa-insurance.com](http://www.supervisa-insurance.com) or contact their Calgary office directly.

### **About Punjab Insurance**

Punjab Insurance is a leading independent insurance brokerage in Canada, specializing in travel medical insurance, Super Visa insurance, and life insurance. With a dedicated team in Calgary, Alberta, they are committed to providing transparent, affordable, and comprehensive coverage options to protect families and travelers from the unexpected.

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