

Summary of Benefits	Single-Trip Emergency Medical Plans		Multi-Trip Emergency Medical Plans	
	PLAN A	PLAN B	PLAN A	PLAN B
Emergency Medical † <ol style="list-style-type: none"> Hospital & physician bills Professional services; chiropractor, osteopath, physiotherapist, chiroprapist or podiatrist Ambulance transportation Emergency dental treatment Bringing someone to your bedside Meals, hotel, phone calls & taxi Repatriation of remains Evacuation home Return home of children Childcare 	<ul style="list-style-type: none"> Visitors 31 days to 85 years of age: maximum sum insured: up to \$25,000, \$50,000 or \$100,000 Visitors 31 days to 69 years of age: maximum sum insured: up to \$150,000 Can be purchased up to 90 days prior to arrival in Canada If purchased after arrival: <ul style="list-style-type: none"> – within 30 days, effective 48 hours after purchase* – after 30 days, effective 8 days after purchase* Maximum 365 days coverage <p><i>* Exception: accidental bodily injury and continuous coverage</i></p>	<ul style="list-style-type: none"> Visitors 31 days to 85 years of age: maximum sum insured: up to \$25,000, \$50,000 or \$100,000 Visitors 31 days to 69 years of age: maximum sum insured: up to \$150,000 Can be purchased up to 90 days prior to arrival in Canada If purchased after arrival: <ul style="list-style-type: none"> – within 30 days, effective 48 hours after purchase* – after 30 days, effective 8 days after purchase* Maximum 365 days coverage <p><i>* Exception: accidental bodily injury and continuous coverage</i></p>	<ul style="list-style-type: none"> Annual maximum sum insured of \$150,000 for visitors 31 days to 69 years of age Coverage for unlimited number of trips of 30 days or less taken within one year Can be purchased up to 90 days prior to arrival in Canada If purchased after arrival: <ul style="list-style-type: none"> – within 30 days, effective 48 hours after purchase* – after 30 days, effective 8 days after purchase* <p><i>* Exception: accidental bodily injury and continuous coverage</i></p>	<ul style="list-style-type: none"> Annual maximum sum insured of \$150,000 for visitors 35 days to 69 years of age Coverage for unlimited number of trips of 30 days or less taken within one year Can be purchased up to 90 days prior to arrival in Canada If purchased after arrival: <ul style="list-style-type: none"> – within 30 days, effective 48 hours after purchase* – after 30 days, effective 8 days after purchase* <p><i>* Exception: accidental bodily injury and continuous coverage</i></p>
Other Features or Requirements				
Optional Trip Interruption † \$1,500 for single coverage \$5,000 for family coverage	Applicable on a per trip basis	Applicable on a per trip basis	Applicable on a per trip basis	Applicable on a per trip basis
Optional Travel Accident \$50,000 for death or double dismemberment \$25,000 for single dismemberment	Applicable on a per trip basis	Applicable on a per trip basis	Applicable on a per trip basis	Applicable on a per trip basis
When to Apply <ol style="list-style-type: none"> Purchase prior to arrival (cannot be purchased more than 90 days before arrival) After Arrival: <ol style="list-style-type: none"> Within 30 days: 48-hour waiting period* After 30 days: 8-day waiting period* <p><i>*Exception: accidental bodily injury</i></p>	<ol style="list-style-type: none"> Applicable <ol style="list-style-type: none"> Applicable Applicable 	<ol style="list-style-type: none"> Applicable <ol style="list-style-type: none"> Applicable Applicable 	<ol style="list-style-type: none"> Applicable <ol style="list-style-type: none"> Applicable Applicable 	<ol style="list-style-type: none"> Applicable <ol style="list-style-type: none"> Applicable Applicable
Side Trips Outside Canada	Coverage provided as long as duration outside of Canada does not exceed 49% of total duration, to a maximum of 30 days	Coverage provided as long as duration outside of Canada does not exceed 49% of total duration, to a maximum of 30 days	Coverage provided as long as duration outside of Canada does not exceed 49% of total duration	Coverage provided as long as duration outside of Canada does not exceed 49% of total duration
Pre-existing Medical Condition & Stability Exclusions <ol style="list-style-type: none"> Coverage not provided for pre-existing medical condition for which the insured received treatment in the 180 days prior to the effective date Coverage provided for pre-existing medical condition in which the insured was stable in the 180 days prior to the effective date No coverage for pre-existing medical condition for which insured was hospitalized more than once for 2 consecutive days during 12 months prior to effective date 	Pre-existing exclusions 1 & 3 apply	Pre-existing exclusions 2 & 3 apply	Pre-existing exclusions 1 & 3 apply	Pre-existing exclusions 2 & 3 apply
Eligibility Requirements	Not Applicable Guaranteed Issue	Must meet eligibility requirements	Not Applicable Guaranteed Issue	Must meet eligibility requirements

† For the complete list of benefits and maximum sums, refer to policy.

Other Features or Requirements	Single-Trip Emergency Medical Plans				Multi-Trip Emergency Medical Plans					
	PLAN A		PLAN B		PLAN A		PLAN B			
Medical Questionnaire	Not required – Guaranteed Issue		Required Must answer 'No' to all questions to be eligible		Not required – Guaranteed Issue		Required Must answer 'No' to all questions to be eligible			
Automatic Extensions 72 hrs if your carrier is delayed; 5 days if you or a travelling companion have a medical condition that prevents travel and not hospitalized – if hospitalized, will extend for full period of hospitalization plus 5 days after discharge, to maximum of 12 months	Applicable		Applicable		Applicable		Applicable			
Extensions and Top-Ups • \$25 administration Fee for voluntary extensions	Voluntary extensions are available up to the maximum duration, provided the purchase is completed prior to expiry of the existing policy. Any claim will be subject to the approval of the Assistance Centre.		Voluntary extensions are available up to the maximum duration, provided the purchase is completed prior to expiry of the existing policy. Any claim will be subject to the approval of the Assistance Centre.		Voluntary extensions are available up to the maximum duration, provided the purchase is completed prior to expiry of the existing policy. Any claim will be subject to the approval of the Assistance Centre.		Voluntary extensions are available up to the maximum duration, provided the purchase is completed prior to expiry of the existing policy. Any claim will be subject to the approval of the Assistance Centre.			
Notification of Assistance Centre Mandatory for medical emergency at destination – insured responsible for 25% of claim cost if not contacted	Applicable		Applicable		Applicable		Applicable			
Rates*	PLAN A				PLAN B				PLAN A	PLAN B
	\$25,000	\$50,000	\$100,000	\$150,000	\$25,000	\$50,000	\$100,000	\$150,000		
0 to 25	\$1.95	\$2.25	\$2.95	\$4.15	n/a	n/a	n/a	n/a	\$205	n/a
26 – 34	\$2.10	\$2.40	\$3.25	\$4.20	n/a	n/a	n/a	n/a	\$211	n/a
35 – 39	\$2.20	\$2.45	\$3.40	\$4.25	\$2.25	\$2.50	\$3.45	\$4.35	\$218	\$229
40 – 54	\$2.45	\$2.75	\$4.30	\$5.55	\$2.60	\$2.95	\$4.40	\$5.75	\$248	\$269
55 – 59	\$2.50	\$2.80	\$4.35	\$5.60	\$2.80	\$3.15	\$4.55	\$5.85	\$317	\$343
60 – 64	\$3.60	\$4.20	\$5.30	\$6.90	\$3.75	\$4.40	\$5.45	\$7.55	\$398	\$442
65 – 69	\$4.20	\$4.90	\$6.60	\$8.85	\$4.25	\$5.00	\$6.75	\$10.00	\$454	\$490
70 – 74	\$5.30	\$6.30	\$7.90	n/a	\$6.10	\$7.25	\$9.10	n/a	n/a	n/a
75 – 79	\$5.70	\$7.15	\$9.30	n/a	\$7.40	\$9.30	\$11.25	n/a	n/a	n/a
80 – 85	\$6.55	\$8.30	\$10.50	n/a	\$10.25	\$12.05	\$15.25	n/a	n/a	n/a
Optional Medical Deductibles \$0 deductible (5% surcharge) \$75 deductible (0% surcharge) \$500 deductible (15% savings) \$1,000 deductible (20% savings)	Available		Available		Available		Available		Available	
Savings – Family Rating • Emergency Medical – 2x oldest applicant • Optional Trip Interruption – 3x oldest applicant • Optional Travel Accident – 3x oldest applicant	Available to those under 55 years; children must be at least 31 days of age		Not Available		Available to those under 55 years; children must be at least 31 days of age		Not Available		Not Available	
Minimum Duration – per Applicant	7 days		7 days		Not Applicable		Not Applicable		Not Applicable	
Top-ups	Used to top-up Multi-Trip Plan A only – cannot top-up other plans		Used to top-up Multi-Trip Plan B only – cannot top-up other plans		Use Single-Trip Plan A for top-up		Use Single-Trip Plan B for top-up			
Refunds	Full refund up to effective date; partial refund for early return (if no claim and minimum of 7 unused days)		Full refund up to effective date; partial refund for early return (if no claim and minimum of 7 unused days)		Full refund prior to effective date. Non-refundable after that date.		Full refund prior to effective date. Non-refundable after that date.			
Provincial Sales Tax	Not Applicable		Not Applicable		Not Applicable		Not Applicable		Not Applicable	