

# Plan Comparison Chart for *Visitors to Canada*

Effective December 2018

Summary of Benefits		
Single-Trip Emergency Medical Plans		
<b>Emergency Medical<sup>†</sup></b>	<b>Plan A</b> - No coverage is provided for pre-existing medical conditions that are treated 180 days before the effective date.	<b>Plan B</b> - Coverage is provided for pre-existing medical conditions in which insured is stable 180 days before the effective date.
<ol style="list-style-type: none"> <li>Hospital &amp; physician services</li> <li>Professional services: chiropractor, osteopath, acupuncturist, chiropodist, physiotherapist or podiatrist</li> <li>Ambulance transportation</li> <li>Emergency dental treatment</li> <li>Bringing someone to your bedside</li> <li>Meals, hotel, phone calls and taxi</li> <li>Repatriation of remains</li> <li>Evacuation home</li> <li>Return home of children</li> <li>Childcare</li> <li>Hospital allowance</li> <li>Trip break</li> <li>Return your travel companion</li> </ol>	<ul style="list-style-type: none"> <li>For visitors 30 days to 85 years of age, maximum sum insured: up to <b>\$15,000, \$25,000, \$50,000 or \$100,000</b></li> <li>For visitors 30 days to 69 years of age, maximum sum insured: up to <b>\$150,000</b></li> <li>Can be purchased up to 365 days prior to arrival in Canada</li> <li>If purchased after arrival, a 48-hour waiting period applies*</li> <li>Maximum 365 days coverage</li> </ul> <small>*Exception: accidental bodily injury and continuous coverage</small>	<ul style="list-style-type: none"> <li>For visitors 30 days to 85 years of age, maximum sum insured: up to <b>\$15,000, \$25,000, \$50,000 or \$100,000</b></li> <li>For visitors 30 days to 69 years of age, maximum sum insured: up to <b>\$150,000</b></li> <li>Can be purchased up to 365 days prior to arrival in Canada</li> <li>If purchased after arrival, a 48-hour waiting period applies*</li> <li>Maximum 365 days coverage</li> </ul> <small>*Exception: accidental bodily injury and continuous coverage</small>
<b>Travel Accident</b> \$50,000 for death or double dismemberment \$25,000 for single dismemberment	Included in all Single-Trip Emergency Medical Plans	Included in all Single-Trip Emergency Medical Plans
Other Features or Requirements		
<b>Optional Trip Interruption<sup>†</sup></b> \$1,500 for single coverage / \$5,000 for family coverage	Applicable on a per-trip basis	Applicable on a per-trip basis
<b>When to Apply</b> <ol style="list-style-type: none"> <li>Purchase prior to arrival (cannot be purchased more than 365 days before arrival)</li> <li>After arrival: 48-hour waiting period unless effective date follows expiry date of Manulife VTC policy with no lapse of coverage*</li> </ol> <small>*Exception: accidental bodily injury</small>	Applicable	Applicable
<b>Side-Trips Outside Canada</b>	Coverage provided as long as duration outside Canada does not exceed the lesser of: 30 days per policy or 49% of the total coverage days	Coverage provided as long as duration outside Canada does not exceed the lesser of: 30 days per policy or 49% of the total coverage days
<b>Pre-existing Medical Condition &amp; Stability Exclusions</b> <ol style="list-style-type: none"> <li>Coverage not provided for pre-existing medical condition for which the insured received treatment in the 180 days prior to the effective date</li> <li>Coverage provided for pre-existing medical condition in which the insured was stable in the 180 days prior to the effective date</li> <li>No coverage for pre-existing medical condition for which insured was hospitalized more than once for 2 consecutive days during 12 months prior to the effective date</li> </ol>	Pre-existing exclusions 1 & 3 apply	Pre-existing exclusions 2 & 3 apply
<b>Eligibility Requirements</b>	Must meet to apply	Must meet to apply
<b>Medical Questionnaire at Time of Application</b>	Not required – Guaranteed issue as long as eligibility criteria is met	Up to age 39, not required; guaranteed issue. Ages 40 and over, required; must answer NO to all questions to be eligible
<b>Automatic Extensions</b> 72 hours if your carrier is delayed; 5 days if you or a travelling companion have a medical condition that prevents travel and are not hospitalized; if hospitalized, will extend for full period of hospitalization plus 5 days after discharge, to maximum of 12 months	Applicable	Applicable

Other Features or Requirements		
<b>Extensions</b>	Voluntary extensions are available up to the maximum duration, provided the purchase is completed prior to expiry of the existing policy. Subject to the approval of the Assistance Centre in the event of a claim	Voluntary extensions are available up to the maximum duration, provided the purchase is completed prior to expiry of the existing policy. Subject to the approval of the Assistance Centre in the event of a claim
<b>Notification of Assistance Centre</b> Mandatory for medical emergency at destination; insured responsible for 20% of claim cost if not contacted	Applicable	Applicable
<b>Optional Medical Deductibles</b> \$0 deductible (5% surcharge); \$75 deductible (0% surcharge); \$500 deductible (15% savings); \$1,000 deductible (20% savings); \$2,500 deductible (25% savings); \$5,000 deductible (35% savings)	Available	Available
<b>Savings – Family Rating</b> <ul style="list-style-type: none"> <li>Emergency Medical – 2x oldest applicant</li> <li>Optional Trip Interruption† – 3x oldest applicant</li> </ul>	Available to those under 60 years; children must be at least 30 days of age	Not Available
<b>Refunds</b> Minimum \$25	Full refund up to effective date; partial refund for early return (if no claim)	Full refund up to effective date; partial refund for early return (if no claim)
<b>Provincial Sales Tax</b>	Not Available	Not Applicable

	Plan A									
RATES	0–25	26–34	35–39	40–54	55–59	60–64	65–69	70–74	75–79	80–85
\$15,000	\$2.21	\$2.25	\$2.35	\$2.70	\$3.05	\$3.50	\$3.95	\$5.60	\$6.67	\$8.95
\$25,000	\$2.28	\$2.44	\$2.57	\$2.95	\$3.10	\$3.90	\$4.76	\$6.67	\$8.47	\$10.56
\$50,000	\$2.63	\$2.82	\$2.95	\$3.26	\$3.68	\$4.57	\$5.24	\$7.90	\$10.14	\$11.43
\$100,000	\$3.35	\$3.62	\$3.79	\$4.76	\$5.14	\$6.00	\$6.82	\$9.92	\$12.87	\$13.10
\$150,000	\$4.62	\$4.93	\$5.71	\$6.67	\$7.14	\$7.62	\$9.52	n/a	n/a	n/a

	Plan B									
RATES	0–25	26–34	35–39	40–54	55–59	60–64	65–69	70–74	75–79	80–85
\$15,000	\$2.43	\$2.48	\$2.59	\$2.97	\$3.36	\$3.85	\$4.35	\$6.16	\$7.34	\$9.85
\$25,000	\$2.51	\$2.68	\$2.83	\$3.25	\$3.41	\$4.29	\$5.24	\$7.34	\$9.32	\$11.62
\$50,000	\$2.97	\$3.10	\$3.25	\$3.59	\$4.05	\$5.03	\$5.76	\$8.69	\$11.15	\$12.57
\$100,000	\$3.69	\$3.98	\$4.17	\$5.24	\$5.65	\$6.60	\$7.50	\$10.91	\$14.16	\$14.41
\$150,000	\$5.08	\$5.42	\$6.28	\$7.34	\$7.85	\$8.38	\$10.47	n/a	n/a	n/a

† For the complete list of benefits and maximum sums, refer to policy. Rates are effective December 14, 2018, and are subject to change without notice.  
Premiums are based on the individual age on the effective date of insurance. Premiums will change as an individual's age increases in accordance with published age groups.



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