

# All-inclusive Package Plan

## Eligibility

To be eligible for coverage you must, as of the date you apply for coverage and the effective date:

- a) be at least 15 days old and no more than 89 years old; and
- b) be insured for benefits under a Canadian government health insurance plan during the entire period of coverage; and
- c) not have been diagnosed with a terminal illness; or
- d) not have been diagnosed with stage 3 or 4 cancer; or have received treatment for any cancer (other than basal or squamous cell cancer or breast cancer treated only with hormone therapy) in the last 3 months; or
- e) not require assistance with activities of daily living as the result of a medical condition or state of health.

**In addition, if you are age 60 or over, you are NOT eligible for coverage if, as of the date you apply for coverage and the effective date, you:**

- a) have been prescribed or used home oxygen for a lung/ respiratory condition during the previous 12 months; or
- b) had your most recent heart surgery more than 12 years ago or less than 6 months ago; or
- c) have a diagnosed unrepaired aneurysm of 4 centimetres or greater, measured in either length or diameter; or
- d) have received or are awaiting a bone marrow or major organ transplant; or
- e) have been diagnosed with or received treatment for a kidney disease requiring dialysis; or
- f) have ever been diagnosed with an auto-immune disorder; or
- g) have ever been diagnosed with congestive heart failure.

## Important notes

- Use the applicant's age on the effective date.

## For Trip Cancellation & Interruption

- After-departure benefits cover prepaid travel arrangements only.
- Prior-to-departure benefit amounts in excess of \$15,000 require individual consideration. Have your client complete a Trip Cancellation & Interruption Questionnaire and submit it with a copy of their itinerary to the Medical Underwriting Department for a quote.
- Trip Cancellation benefits are limited to the non-refundable amounts assessed by the travel supplier as of the date of occurrence of the Insured Risk, injury or the ultimate diagnosis of a sickness that was the cause of the cancellation, regardless of the date the trip is cancelled.
- All-inclusive Package rate tables are not available to persons who are travelling for 31 days or more. In such cases, your clients can receive the same coverage by purchasing the Emergency Hospital & Medical for Canadians along with the Trip Cancellation & Interruption – Select Plan. See pages 18 and 30 for rates.

## When is a medical questionnaire required?

0 – 59 Years of Age	60 – 74 Years of Age		75 – 89 Years of Age
Standard Eligibility <b>ANY TRIP LENGTH</b> <b>Not required</b> Client is covered for medical conditions that are stable for 90 days immediately prior to effective date	Additional Eligibility <b>1-15 DAYS OF TRAVEL</b> <b>Not required</b> Client is covered for medical conditions that are stable for 180 days immediately prior to effective date	Additional Eligibility <b>16+ DAYS OF TRAVEL</b> <b>Required</b> Complete Medical Questionnaire through QuickTIC*	Additional Eligibility <b>ANY TRIP LENGTH</b> <b>Required</b> Complete Medical Questionnaire through QuickTIC*

## Detailed medical underwriting is no longer available for Emergency Hospital & Medical Insurance for Canadians.

\* Depending on the answers to the medical questionnaire, benefits are not payable for costs incurred due to or resulting from a medical condition or related condition, other than a **minor ailment**:

- i. that was not **stable** at any time during the 90, 180, or 365 days immediately before the **effective date**; or
- ii. for which **treatment** was received at any time during the 365 days immediately before the **effective date**; or

- iii. for which **treatment** was received at any time before the **effective date**.

Refer your client to their confirmation of coverage for the pre-existing conditions exclusion that applies to them.

# All-inclusive Package Plan

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## Summary of Coverage per Insured Person

### Emergency Hospital & Medical

Overall maximum..... \$10 million

#### Included in the overall maximum:

Hospital confinement and Medical Services .....	up to overall maximum
Chiropractor, osteopath, chiropodist, podiatrist, acupuncturist or physiotherapist .....	\$500 per profession
Ambulance Services .....	up to overall maximum
Prescription Medication .....	up to a 30-day supply, to a maximum of \$1,000, except during hospitalization
Out-of-Pocket Expenses.....	\$3,500
Transportation of Family or Friend.....	\$3,000
Return of Vehicle or Watercraft.....	\$4,000
Return of Deceased .....	\$15,000
Cremation at place of death.....	\$4,000
Accidental Dental .....	\$4,000
Dental Emergency .....	\$500
Emergency Transportation .....	up to overall maximum
Attendant/Return of Travelling Companion .....	up to overall maximum
Pet Return .....	\$500
Return to Original Trip Destination .....	\$5,000
Trip-Break for Single-Trip Plans .....	up to 15 consecutive days
Identity Fraud Recovery .....	\$5,000

### Trip Cancellation & Interruption

Prior to Departure .....	sum insured
After Departure .....	unlimited
Default Protection .....	\$3,500 (aggregate limit applies)
Return of Deceased .....	\$15,000
Cremation at Place of Death .....	\$4,000
Out of Pocket Allowance .....	\$600
Tour Operator .....	\$1,000
Meals and Accommodation .....	\$1,000
Delayed Baggage .....	\$200
Accidental Death & Dismemberment .....	\$10,000 Refer to page 31
Flight Accident .....	\$50,000 Refer to page 32
Baggage .....	\$500 Refer to page 31

# All-inclusive Package Plan

## USA RATES – WORLDWIDE DESTINATIONS

Medical Questionnaire is not required

DAYS		1 – 4	5 – 9	10 – 15	16 – 23	24 – 30
AGES		0 – 59				
Sum Insured						
Prior to Departure	After Departure					
\$500	Unlimited	\$67	\$80	\$97	\$118	\$137
1,000	Unlimited	81	95	111	132	151
1,500	Unlimited	100	114	130	151	170
2,000	Unlimited	124	138	154	175	194
2,500	Unlimited	149	163	179	200	219
3,000	Unlimited	167	181	197	219	237
3,500	Unlimited	185	199	215	237	255
4,000	Unlimited	204	217	233	255	273
4,500	Unlimited	222	235	251	273	292
5,000	Unlimited	240	253	269	291	310
5,500	Unlimited	258	271	287	309	328
6,000	Unlimited	276	289	305	327	346
6,500	Unlimited	294	307	324	345	364
7,000	Unlimited	312	325	342	363	382
7,500	Unlimited	330	344	360	381	400
8,000	Unlimited	348	362	378	399	418
8,500	Unlimited	366	380	396	417	436
9,000	Unlimited	384	398	414	435	454
9,500	Unlimited	402	416	432	454	472
10,000	Unlimited	420	434	450	472	490
10,500	Unlimited	439	452	468	490	508
11,000	Unlimited	457	470	486	508	527
11,500	Unlimited	475	488	504	526	545
12,000	Unlimited	493	506	522	544	563
12,500	Unlimited	511	524	540	562	581
13,000	Unlimited	529	542	559	580	599
13,500	Unlimited	547	560	577	598	617
14,000	Unlimited	565	579	595	616	635
14,500	Unlimited	583	597	613	634	653
15,000	Unlimited	601	615	631	652	671

### Subject to provincial sales tax

<b>8%</b> SALES TAX ONTARIO	<b>9%</b> SALES TAX QUEBEC	<b>8%</b> SALES TAX MANITOBA
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# All-inclusive Package Plan

## USA RATES – WORLDWIDE DESTINATIONS

Medical Questionnaire is not required

DAYS		1 – 4			5 – 9			10 – 15		
AGES		60 – 64	65 – 69	70 – 74	60 – 64	65 – 69	70 – 74	60 – 64	65 – 69	70 – 74
Sum Insured										
Prior to Departure	After Departure									
\$500	Unlimited	\$82	\$92	\$116	\$108	\$122	\$158	\$138	\$159	\$208
1,000	Unlimited	101	110	136	126	140	178	156	177	228
1,500	Unlimited	124	133	161	149	164	203	179	200	254
2,000	Unlimited	147	160	191	172	191	233	202	227	284
2,500	Unlimited	175	192	234	200	223	276	230	260	327
3,000	Unlimited	197	219	266	223	250	308	253	287	358
3,500	Unlimited	220	246	298	245	277	340	275	314	390
4,000	Unlimited	243	274	329	268	304	371	298	341	422
4,500	Unlimited	265	301	361	290	331	403	321	368	453
5,000	Unlimited	288	328	393	313	358	435	343	395	485
5,500	Unlimited	310	355	424	336	385	466	366	422	517
6,000	Unlimited	333	382	456	358	413	498	388	449	548
6,500	Unlimited	356	409	488	381	440	530	411	476	580
7,000	Unlimited	378	436	519	403	467	561	434	504	612
7,500	Unlimited	401	463	551	426	494	593	456	531	643
8,000	Unlimited	423	490	582	449	521	624	479	558	675
8,500	Unlimited	446	518	614	471	548	656	501	585	706
9,000	Unlimited	469	545	646	494	575	688	524	612	738
9,500	Unlimited	491	572	677	516	602	719	547	639	770
10,000	Unlimited	514	599	709	539	630	751	569	666	801
10,500	Unlimited	536	626	741	562	657	783	592	693	833
11,000	Unlimited	559	653	772	584	684	814	614	720	865
11,500	Unlimited	582	680	804	607	711	846	637	748	896
12,000	Unlimited	604	707	835	629	738	877	660	775	928
12,500	Unlimited	627	734	867	652	765	909	682	802	960
13,000	Unlimited	649	762	899	675	792	941	705	829	991
13,500	Unlimited	672	789	930	697	819	972	727	856	1,023
14,000	Unlimited	695	816	962	720	846	1,004	750	883	1,054
14,500	Unlimited	717	843	994	742	874	1,036	773	910	1,086
15,000	Unlimited	740	870	1,025	765	901	1,067	795	937	1,118

### Subject to provincial sales tax

<b>8%</b>	<b>9%</b>	<b>8%</b>
SALES TAX ONTARIO	SALES TAX QUEBEC	SALES TAX MANITOBA

Rates for clients who are 60 – 74 years of age travelling for 16 days or more and clients who are 75 – 89 years of age travelling for any duration, are based on the answers given to the Medical Questionnaire and will be generated automatically in QuickTIC.

# All-inclusive Package Plan

## NON-USA RATES – WORLDWIDE DESTINATIONS

Medical Questionnaire is not required

DAYS		1 – 4	5 – 9	10 – 15	16 – 23	24 – 30
AGES		0 – 59				
Sum Insured						
Prior to Departure	After Departure					
\$500	Unlimited	\$66	\$78	\$93	\$112	\$129
1,000	Unlimited	80	92	107	126	143
1,500	Unlimited	99	111	126	145	162
2,000	Unlimited	123	135	150	169	186
2,500	Unlimited	148	160	175	194	211
3,000	Unlimited	166	178	193	212	229
3,500	Unlimited	184	197	211	230	247
4,000	Unlimited	202	215	229	248	265
4,500	Unlimited	221	233	247	267	284
5,000	Unlimited	239	251	265	285	302
5,500	Unlimited	257	269	283	303	320
6,000	Unlimited	275	287	301	321	338
6,500	Unlimited	293	305	320	339	356
7,000	Unlimited	311	323	338	357	374
7,500	Unlimited	329	341	356	375	392
8,000	Unlimited	347	359	374	393	410
8,500	Unlimited	365	377	392	411	428
9,000	Unlimited	383	395	410	429	446
9,500	Unlimited	401	413	428	447	464
10,000	Unlimited	419	432	446	465	482
10,500	Unlimited	437	450	464	483	500
11,000	Unlimited	456	468	482	502	518
11,500	Unlimited	474	486	500	520	537
12,000	Unlimited	492	504	518	538	555
12,500	Unlimited	510	522	536	556	573
13,000	Unlimited	528	540	554	574	591
13,500	Unlimited	546	558	573	592	609
14,000	Unlimited	564	576	591	610	627
14,500	Unlimited	582	594	609	628	645
15,000	Unlimited	600	612	627	646	663

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# All-inclusive Package Plan

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DAYS		1 – 4			5 – 9			10 – 15		
AGES		60 – 64	65 – 69	70 – 74	60 – 64	65 – 69	70 – 74	60 – 64	65 – 69	70 – 74
Sum Insured										
Prior to Departure	After Departure									
\$500	Unlimited	\$81	\$91	\$114	\$105	\$120	\$154	\$134	\$154	\$202
1,000	Unlimited	99	109	134	123	138	174	152	173	222
1,500	Unlimited	123	132	159	147	161	199	175	196	247
2,000	Unlimited	146	159	190	170	188	229	198	223	277
2,500	Unlimited	174	191	233	198	220	273	226	255	321
3,000	Unlimited	196	218	264	220	247	304	249	282	352
3,500	Unlimited	219	245	296	243	274	336	272	309	384
4,000	Unlimited	242	272	328	266	301	368	294	336	415
4,500	Unlimited	264	299	359	288	328	399	317	363	447
5,000	Unlimited	287	327	391	311	356	431	339	390	479
5,500	Unlimited	309	354	423	333	383	462	362	418	510
6,000	Unlimited	332	381	454	356	410	494	385	445	542
6,500	Unlimited	355	408	486	379	437	526	407	472	574
7,000	Unlimited	377	435	517	401	464	557	430	499	605
7,500	Unlimited	400	462	549	424	491	589	452	526	637
8,000	Unlimited	422	489	581	446	518	621	475	553	669
8,500	Unlimited	445	516	612	469	545	652	498	580	700
9,000	Unlimited	468	543	644	491	573	684	520	607	732
9,500	Unlimited	490	571	676	514	600	716	543	635	763
10,000	Unlimited	513	598	707	537	627	747	565	662	795
10,500	Unlimited	535	625	739	559	654	779	588	689	827
11,000	Unlimited	558	652	771	582	681	810	611	716	858
11,500	Unlimited	581	679	802	604	708	842	633	743	890
12,000	Unlimited	603	706	834	627	735	874	656	770	922
12,500	Unlimited	626	733	865	650	762	905	678	797	953
13,000	Unlimited	648	760	897	672	789	937	701	824	985
13,500	Unlimited	671	787	929	695	817	969	724	851	1,016
14,000	Unlimited	694	815	960	717	844	1,000	746	879	1,048
14,500	Unlimited	716	842	992	740	871	1,032	769	906	1,080
15,000	Unlimited	739	869	1,024	763	898	1,064	791	933	1,111

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