

## Emergency Medical Insurance Benefits and Features

This insurance provides coverage for medical expenses incurred while travelling outside the insured's home province.

Key Benefits	Maximum Limit
Maximum liability	\$5,000,000
Emergency medical treatment	<ul style="list-style-type: none"> <li>• Emergency medical treatment for sickness or injury whether in-patient or out-patient care</li> <li>• Services of physician, surgeon, anaesthetist, registered graduate nurse</li> <li>• Private duty nursing</li> <li>• X-rays and laboratory services</li> <li>• Rental of essential medical appliances</li> </ul>
Ambulance	Yes, including paramedics or taxi in lieu
Prescription drugs	Limit of a 30-day supply
Professional medical services	<ul style="list-style-type: none"> <li>• Up to \$500 per practitioner including a licensed physiotherapist, chiropractor, chiropodist, osteopath, podiatrist and optometrist</li> </ul>
Dental	<ul style="list-style-type: none"> <li>• Up to \$4,000 for accident</li> <li>• Up to \$500 for any other dental emergencies</li> </ul>
Hospital allowance	\$50 per day to a maximum of \$500 for incidental hospital charges
Emergency air transportation	Up to policy limit; includes cost of air ambulance, stretcher fare or one-way economy airfare, medical attendant or travelling companion, seat upgrade when medically necessary (for insured and attendant or travelling companion)
Return of excess baggage	Up to \$200, provided there was no room aboard and when the insured is returned to the home province under the Emergency Air Transportation Benefit or Repatriation Benefit
Return of travelling companion	A one-way economy airfare back to the departure point if the insured is returned home for medical reasons
Escort of children/grandchildren	Up to age 21 or 25 if full-time student; no age limit for mentally/physically handicapped
Repatriation	<ul style="list-style-type: none"> <li>• Up to \$10,000 for repatriation (excluding cost of coffin)</li> <li>• Up to \$4,000 for burial/cremation at place of death (excluding cost of burial coffin or urn)</li> <li>• Transportation costs for one family member to identify the body and up to \$150 per day for meals and accommodation to a maximum of five days; the family member will also be covered as an insured for a maximum of five days</li> </ul>
Family transportation	One economy return airfare or ground transportation costs and up to \$150 per day for out-of-pocket expenses
Out-of-pocket expenses	Up to \$400 per day to a maximum of \$4,000 when insured or travelling companion is hospitalized on the date scheduled to return to the home province or when transferred to a different hospital in another city for emergency medical treatment
Return of vehicle	Up to \$4,000
Return to your destination	One-way economy airfare by the most direct route to return to the insured's original trip destination following a return to their home province under the Emergency Air Transportation Benefit
Return of accompanying dog or cat	Up to \$300

(continued)

## Key Features

Plans available	<p><b>Annual</b></p> <ul style="list-style-type: none"> <li>• Multi trip worldwide</li> <li>• Multi trip within Canada</li> </ul> <p><b>Single</b></p> <ul style="list-style-type: none"> <li>• Worldwide</li> <li>• Worldwide excluding USA (includes up to 5 days transit coverage in USA)</li> <li>• Within Canada</li> </ul>
Pre-existing conditions coverage	<p><b>59 years and under</b></p> <ul style="list-style-type: none"> <li>• No stability period for trips of 35 days and less*</li> <li>• 90-day stability period for trips over 35 days</li> </ul> <p><b>60 to 74 years</b></p> <ul style="list-style-type: none"> <li>• 180-day stability period for all trip lengths</li> </ul> <p><b>75 to 89 years</b></p> <ul style="list-style-type: none"> <li>• 365-day stability period for all trip lengths</li> </ul> <p>* Conditions and/or symptoms which arose or worsened on the date of departure, or at any time within the seven days prior to the date of departure, other than a minor ailment, will not be covered.</p>
Deductible	Automatic \$250 deductible; buy-out option available or other deductible options up to \$100,000 for premium discount
One temporary visit to home province during a single trip	Includes up to a maximum of 10 days
Family rate	Available up to age 59; includes grandparents and grandchildren as well as children up to age 21 or 25 if full-time students; no age limit if children are mentally/physically handicapped
Subrogation	No subrogation against any employment plans with a lifetime maximum limit of \$100,000 or less