



SCHEDULE OF BENEFITS

The Destination: Canada Plan provides emergency medical insurance for Visitors to Canada, newly landed immigrants or returning Canadian citizens.

This summary of benefits is for information purposes only. Please refer to the policy wording for full details of coverage and limitations and exclusions.

This insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy as your coverage is subject to certain limitations and exclusions.

SUMMARY DESCRIPTION OF BENEFITS

Maximum Sum Insured	\$10,000 - \$25,000 - \$50,000 - \$100,000 - \$150,000 or \$300,000
Emergency Hospital	Semi-private hospital accommodation
Emergency Medical	<ul style="list-style-type: none"> • Services of physician, surgeon, anesthetist • Diagnostics, lab test and/or x-ray • Licensed local land and or sea ambulance to the nearest hospital • Private duty services of a registered graduate nurse up to \$10,000 • Rental of medical appliances
Drugs or Medications	Up to \$1,000 not exceeding a one-time 30-day supply per prescription
Professional Services	Physiotherapist, chiropractor, chiropodist, osteopath, podiatrist when ordered by the attending physician up to \$500 per practitioner for out-patient treatment
Emergency Air Transportation / Return home	When pre-approved by Global Excel Management
Transportation of Family	Up to \$3,000 to transport one family member or close friend and up to \$1,000 for meals and accommodation
Follow-up Visits	Up to \$3,000 for follow-up visits when pre-approved by Global Excel Management
Accidental Dental	Up to \$3,000 for emergency treatment for accidental blow to the face
Dental Emergencies	Up to \$500 for the immediate relief of acute dental pain
Meals and Accommodation	Up to \$150 per day to a maximum of \$1,500 when hospitalized
Emergency Return Home	Up to \$3,000 for the additional cost of a one-way economy transportation
Return of Deceased	Up to \$10,000 for return or remains or up to \$4,000 for cremation or burial at place of death
Accidental Death & Dismemberment	Up to the maximum sum insured not to exceed \$150,000 for loss of life, limb or sight resulting from an accidental injury
Flight Accident	Up to a maximum sum insured of \$50,000
Side-trip outside Canada	Up to the maximum sum insured selected when the majority of the period of coverage is spent in Canada (at least 51% of the trip)

Pre-existing medical conditions

Age 0 to 79
Option 1: Covered only if stable during the 120 days prior to the effective date
Option 2: All pre-existing medical conditions will be excluded from coverage

Age 80 and over
 All pre-existing medical conditions will be excluded from coverage

Limitations and Exclusions Refer to policy wording for a complete list of Limitations and Exclusions

Deductible Options

Age 0 to 85 / \$0 deductible (deductible options available)
 Age 86 and over / \$500 deductible

Waiting Period

If the insurance is purchased prior to the arrival date in Canada:
 - No waiting period

If the insurance is purchased after the arrival date in Canada:
 - 48 hours waiting period applicable to *sickness* (age 0 to 85)
 - 15 days waiting period applicable to *sickness* (age 86 and over)

The waiting period may be waived if you have insurance at the time of purchase.

Managed by: The Destination: Travel Group Inc.
Underwritten by: The Manufacturers Life Insurance Company (Manulife)
Assistance Services by: Global Excel Management