

当您出外旅游时, 相信您一定希望旅途一路平安. 但是突发的紧急事故和病痛在境外发生时, 您需要最佳的保障来保护自己.

境外的医疗费用非常昂贵. 医院每天会收取数千元的费用. 您个人的医辽保险计划可能只会支付一小部分的费用. 如果没有紧急医疗保险的保障, 您和您的家人就必须支付昂贵的医疗费用, 这将造成极为沉重的财务负担. 我们为什么要承担这种风险呢?

Specializes in Hospital and Medical Insurance for Visitors, Travellers and International Students



## **JF** JF Insurance Agency Group Inc. www.jfgroup.ca

### 多伦多:

15 Wertheim Court, Suite 501  
Richmond Hill, ON, L4B 3H7  
Tel: 905-707-1512/ 1-877-832-5541  
Fax: 905-707-1513/ 1-888-988-3268  
Email: info@jfgroup.ca

### 温哥华:

128-6061, No. 3 Road  
Richmond, BC, V6Y 2B2  
Tel: 604-232-0896/ 1-877-232-0896  
Fax: 604-232-0897  
Email: vancouver@jfgroup.ca

Insurance is administered by **JF Insurance Agency Group Inc.**  
Travel assistance and claims services are provided by **Ontime Care Worldwide Inc.** and **Allianz Global Assistance**  
Insurance is underwritten **CUMIS General Insurance Company**, a member of **The Co-operators group of companies**

本小册子仅供展示说明, 并非保险单. 关于保单的条款, 理赔项目, 条件及不承包事项的完整资料, 请参阅保单文件.



**计划特点摘要**

**住院费用**  
•包括医院内外治疗的所有合理及常规费用

**医师费用**  
•医师治疗费用

**诊断费用**  
•包括X光, 实验室检查费等合理及常规费用

**住院期间私人值班护士**  
•最高可达受保金额

**救护车服务**  
•当有合理需要时, 有牌救护车送往附近医院

**处方药**  
•处方药最高达30天的药量

**医疗用具**

**辅助专科医师**  
•手足科医师, 验眼师, 脊椎治疗师, 骨科医师, 物理治疗师或足科医师, 专科医师保额最高达\$500

**针灸**  
•最高达\$500, 必须购买一年保单

**牙科因意外受损**  
•最高达\$3000

**紧急牙医**  
•最高达\$500

**意外伤残及死亡**

**送返治疗**  
•由Overtime Care Worldwide Inc. 事先批准

**送返已故受保人**  
•最高达\$10,000

**JF Insurance Agency Group Inc.**  
Effective April 3, 2019  
**JF OPTIMUM PLUS VISITOR PLAN**  
Rate Schedule 1 - Daily Rates  
With stable pre-existing conditions coverage option  
\$0 Deductible

	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$300,000
Up to 25	\$1.70	\$2.04	\$2.27	\$2.49	\$3.59	\$4.30	\$5.38	\$6.24
26-40	\$1.86	\$2.22	\$2.49	\$2.74	\$4.02	\$4.66	\$5.83	\$6.76
41-60	\$2.14	\$2.55	\$2.86	\$3.11	\$4.20	\$4.70	\$7.19	\$8.34
61-64	\$2.44	\$3.11	\$3.73	\$4.02	\$4.70	\$5.50	\$7.93	\$9.19
65-69	\$3.00	\$3.91	\$4.72	\$5.09	\$5.94	\$7.40	\$9.25	\$10.73
70-74	\$4.85	\$6.32	\$7.60	\$8.35	\$9.79	\$12.17	\$15.21	\$17.65
75-79	\$5.80	\$7.54	\$8.96	\$9.88	\$11.59	\$14.41	\$18.01	\$20.89
80-85	\$11.48	N/A	\$17.76	\$19.58	\$22.95	N/A	N/A	N/A
86+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Rate Schedule 2 - Daily Rates**  
Without stable pre-existing conditions coverage option  
Age 70 to Age 85: \$0 Deductible  
Age 86 and older: \$500 Deductible

	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$300,000
Up to 25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26-40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41-60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
61-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65-69	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
70-74	\$3.82	\$4.99	\$5.99	\$6.59	\$8.12	N/A	N/A	N/A
75-79	\$4.59	\$5.98	\$7.11	\$7.83	\$10.32	N/A	N/A	N/A
80-85	\$6.23	\$7.88	\$9.69	\$10.43	\$13.94	N/A	N/A	N/A
86+	\$9.57	\$12.37	\$14.90	\$16.40	\$22.30	N/A	N/A	N/A

**Deductible Options: (Not Available to Age 86 and older)**

\$100 Deductible	5% Discount
\$500 Deductible	5% Discount
\$1,000 Deductible	20% Discount
\$2,500 Deductible(Disappearing)	30% Discount
<i>Applies to \$25,000 Policy Limit only - Any Age - Per Person, per claim</i>	
\$2,500 Deductible(Disappearing)	25% Discount
<i>Applies to \$50,000 Policy Limit only - Up to Age 85 - Per Person, per claim</i>	

**受保资格**

要合法获得医疗保险, 申请人须满足以下条件:

1. 访加旅客或持有加拿大工作签证或学生签证者; 或不受保于加拿大政府健康保险计划的加拿大公民或移民;
2. 自购买日起出生至少15天以上; 或
3. 没有被诊断出患有绝症; 或者没有被诊断为癌症3期或4期
4. 没有被诊断出患有或曾经需要透析治疗的肾脏疾病; 或
5. 没有被诊断出患有或曾经患有充血性心脏衰竭; 或
6. 在过去12个月, 没有因为肺部问题被规定需要在家里使用制氧机;
7. 没有收到或正在等待骨髓或重大器官移植.