

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.
- 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 19 and 30 for rates.

When is a medical questionnaire required?

0 – 59 Years of Age	60 – 89 Years of Age
Standard Eligibility	Additional Eligibility
ANY TRIP LENGTH	ANY TRIP LENGTH
Not required	Required
Client is covered for medical conditions that are stable for 90 days immediately prior to effective date	Complete Medical Questionnaire through quicktic*

* 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.

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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, chiropractist, 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