



**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 limitation and exclusions.

**SUMMARY DESCRIPTION OF BENEFITS**

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