



## Visitors to Canada Insurance

Special Promotion for *Edvantage* Members!

Inviting a relative for a visit to Canada?  
Coming here on a work term?  
Sponsoring a new immigrant to Canada?  
Returning Canadian with no provincial health coverage?

For those without provincial health insurance coverage, hospitalization in Canada can cost as much as \$5,000 per day! Make sure you're protected.

As an Edvantage Member, you are entitled to a 10% discount on 21st Century's regular Visitor to Canada Insurance premiums!

Special features include:

- No maximum age
- \$10,000 Accidental Death & Dismemberment coverage included with every policy, for every insured.
- Significant savings with family rates.
- Coverage for follow-up visits.
- Deductible options available (most ages).
- No waiting period with purchase prior to arrival.
- Coverage included for uninterrupted flights while en-route to and from Canada.
- Coverage for excursion trips to other countries.
- Coverage for continuing treatment (as specified in policy)
- Simple terms for arranging additional coverage when your visit to Canada is extended.
- Multiple policy limits available up to \$150,000 (most ages).
- Extra \$50,000 of coverage for an accident with the \$100,000 option (at no charge)!

## OUTLINE OF EMERGENCY BENEFITS

- Treatment by a physician
- Standard hospital ward charges
- Out-patient charges (visit to an emergency room, clinic, doctor's office, etc)
- Private duty nursing/licensed home care
- Paramedical services
- Diagnostic treatments while hospitalized
- Ambulance Services
- Prescription drugs
- Death benefits for burial or return of remains
- Return to country of origin
- Accidental dental treatment and relief of dental pain
- Accidental Death & Dismemberment

### What is our Pre-existing Condition Exclusion?

- › Under 70 years of age? - you are automatically covered for stable pre-existing medical conditions.
- › Between the ages of 70 and 85? - complete a Medical Declaration to see if you are eligible to buy the "Stable Chronic Condition Option" (SCC Option) to cover stable pre-existing conditions, or you can choose to waive this option for a lower premium. If you waive the SCC Option, pre-existing conditions are not covered.
- › Age 86 or older? – you must complete our Medical Declaration. Pre-existing conditions will NOT be covered. Coverage is only available for the first 180 days of your visit.

**Remember** – 21st Century's Visitor to Canada plan provides emergency medical coverage. You will not be reimbursed for general check-ups, elective treatment, or for treatment that can be delayed until you return home. To be covered, the illness or injury must require non-discretionary treatment for the immediate relief of acute pain and suffering.

**Please refer to our policy for full details of the terms and conditions and other exclusions and limitations that apply.**

*The 21st Century Travel Insurance Visitors to Canada plan is designed and administered by 21st Century Travel Insurance Limited and underwritten by The Manufacturers Life Insurance Company ("Manulife Financial").*

*This brochure is a summary of the coverage provided and is not a contract. Full details of the terms and conditions of the 21st Century Visitors to Canada Insurance plan can be found in the policy, available from 21st Century Travel Insurance Limited. Limitations and exclusions apply.*