

Snapshot: Manulife Financial Travel Insurance for Visitors to Canada

Plan Comparison

Effective December 2018

Summary of Benefits	Single-Trip Emergency Medical Plans																																																																																																																																																						
	Plan A	Plan B																																																																																																																																																					
Emergency Medical¹ 1. Hospital & physician services 2. Professional services: chiropractor, osteopath, acupuncturist, chiropractor, physiotherapist or podiatrist 3. Ambulance transportation 4. Emergency dental treatment 5. Bringing someone to your bedside 6. Meals, hotel, phone calls and taxi 7. Repatriation of remains 8. Evacuation home 9. Return home of children 10. Childcare 11. Hospital allowance 12. Trip break 13. Return your travel companion	<ul style="list-style-type: none"> For visitors 30 days to 85 years of age, maximum sum insured: up to \$15,000, \$25,000, \$50,000 or \$100,000 For visitors 30 days to 69 years of age, maximum sum insured: up to \$150,000 Can be purchased up to 365 days prior to arrival in Canada If purchased after arrival, a 48-hour waiting period applies.* Maximum 365 days coverage *Exception: accidental bodily injury and continuous coverage	<ul style="list-style-type: none"> For visitors 30 days to 85 years of age, maximum sum insured: up to \$15,000, \$25,000, \$50,000 or \$100,000 For visitors 30 days to 69 years of age, maximum sum insured: up to \$150,000 Can be purchased up to 365 days prior to arrival in Canada If purchased after arrival, a 48-hour waiting period applies.* Maximum 365 days coverage *Exception: accidental bodily injury and continuous coverage																																																																																																																																																					
Travel Accident \$50,000 for death or double dismemberment \$25,000 for single dismemberment	Included in all Single-Trip Emergency Medical Plans	Included in all Single-Trip Emergency Medical Plans																																																																																																																																																					
Other Features or Requirements																																																																																																																																																							
Optional Trip Interruption¹ \$1,500 for single coverage / \$5,000 for family coverage	Applicable on a per-trip basis	Applicable on a per-trip basis																																																																																																																																																					
When to Apply 1. Purchase prior to arrival (cannot be purchased more than 365 days before arrival) 2. After arrival: 48-hour waiting period unless effective date follows expiry date of Manulife VTC policy with no lapse of coverage* *Exception: accidental bodily injury	Applicable	Applicable																																																																																																																																																					
Side-Trips Outside Canada	Coverage provided as long as duration outside Canada does not exceed the lesser of: 30 days per policy or 49% of the total coverage days	Coverage provided as long as duration outside Canada does not exceed the lesser of: 30 days per policy or 49% of the total coverage days																																																																																																																																																					
Pre-existing Medical Condition & Stability Exclusions 1. Coverage not provided for pre-existing medical condition for which the insured received treatment in the 180 days prior to the effective date 2. Coverage provided for pre-existing medical condition in which the insured was stable in the 180 days prior to the effective date 3. No coverage for pre-existing medical condition for which insured was hospitalized more than once for 2 consecutive days during 12 months prior to the effective date	Pre-existing exclusions 1 & 3 apply	Pre-existing exclusions 2 & 3 apply																																																																																																																																																					
Eligibility Requirements	Must meet to apply	Must meet to apply																																																																																																																																																					
Medical Questionnaire at Time of Application	Not required – Guaranteed issue as long as eligibility criteria is met	Up to age 39, not required; guaranteed issue. Ages 40 and over, required; must answer NO to all questions to be eligible																																																																																																																																																					
Automatic Extensions 72 hours if your carrier is delayed; 5 days if you or a travelling companion have a medical condition that prevents travel and are not hospitalized; if hospitalized, will extend for full period of hospitalization plus 5 days after discharge, to maximum of 12 months	Applicable	Applicable																																																																																																																																																					
Extensions	Voluntary extensions are available up to the maximum duration, provided the purchase is completed prior to expiry of the existing policy. Subject to the approval of the Assistance Centre in the event of a claim	Voluntary extensions are available up to the maximum duration, provided the purchase is completed prior to expiry of the existing policy. Subject to the approval of the Assistance Centre in the event of a claim																																																																																																																																																					
Notification of Assistance Centre Mandatory for medical emergency at destination; insured responsible for 20% of claim cost if not contacted	Applicable	Applicable																																																																																																																																																					
Optional Medical Deductibles \$0 deductible (5% surcharge); \$75 deductible (0% surcharge); \$500 deductible (15% savings); \$1,000 deductible (20% savings); \$2,500 deductible (25% savings); \$5,000 deductible (35% savings)	Available	Available																																																																																																																																																					
Savings – Family Rating • Emergency Medical – 2x oldest applicant • Optional Trip Interruption ¹ – 3x oldest applicant	Available to those under 60 years; children must be at least 30 days of age	Not Available																																																																																																																																																					
Refunds Minimum \$25	Full refund up to effective date; partial refund for early return (if no claim)	Full refund up to effective date; partial refund for early return (if no claim)																																																																																																																																																					
Provincial Sales Tax	Not Applicable	Not Applicable																																																																																																																																																					
RATES	<table border="1"> <thead> <tr> <th colspan="11">Plan A</th> <th colspan="11">Plan B</th> </tr> <tr> <th>0–25</th><th>26–34</th><th>35–39</th><th>40–54</th><th>55–59</th><th>60–64</th><th>65–69</th><th>70–74</th><th>75–79</th><th>80–85</th><th></th> <th>0–25</th><th>26–34</th><th>35–39</th><th>40–54</th><th>55–59</th><th>60–64</th><th>65–69</th><th>70–74</th><th>75–79</th><th>80–85</th> </tr> </thead> <tbody> <tr> <td>\$15,000</td><td>\$2.21</td><td>\$2.25</td><td>\$2.35</td><td>\$2.70</td><td>\$3.05</td><td>\$3.50</td><td>\$3.95</td><td>\$5.60</td><td>\$6.67</td><td>\$8.95</td><td>\$2.43</td><td>\$2.48</td><td>\$2.59</td><td>\$2.97</td><td>\$3.36</td><td>\$3.85</td><td>\$4.35</td><td>\$6.16</td><td>\$7.34</td><td>\$9.85</td> </tr> <tr> <td>\$25,000</td><td>\$2.28</td><td>\$2.44</td><td>\$2.57</td><td>\$2.95</td><td>\$3.10</td><td>\$3.90</td><td>\$4.76</td><td>\$6.67</td><td>\$8.47</td><td>\$10.56</td><td>\$2.51</td><td>\$2.68</td><td>\$2.83</td><td>\$3.25</td><td>\$3.41</td><td>\$4.29</td><td>\$5.24</td><td>\$7.34</td><td>\$9.32</td><td>\$11.62</td> </tr> <tr> <td>\$50,000</td><td>\$2.63</td><td>\$2.82</td><td>\$2.95</td><td>\$3.26</td><td>\$3.68</td><td>\$4.57</td><td>\$5.24</td><td>\$7.90</td><td>\$10.14</td><td>\$11.43</td><td>\$2.97</td><td>\$3.10</td><td>\$3.25</td><td>\$3.59</td><td>\$4.05</td><td>\$5.03</td><td>\$5.76</td><td>\$8.69</td><td>\$11.15</td><td>\$12.57</td> </tr> <tr> <td>\$100,000</td><td>\$3.35</td><td>\$3.62</td><td>\$3.79</td><td>\$4.76</td><td>\$5.14</td><td>\$6.00</td><td>\$6.82</td><td>\$9.92</td><td>\$12.87</td><td>\$13.10</td><td>\$3.69</td><td>\$3.98</td><td>\$4.17</td><td>\$5.24</td><td>\$5.65</td><td>\$6.60</td><td>\$7.50</td><td>\$10.91</td><td>\$14.16</td><td>\$14.41</td> </tr> <tr> <td>\$150,000</td><td>\$4.62</td><td>\$4.93</td><td>\$5.71</td><td>\$6.67</td><td>\$7.14</td><td>\$7.62</td><td>\$9.52</td><td>n/a</td><td>n/a</td><td>n/a</td><td>\$5.08</td><td>\$5.42</td><td>\$6.28</td><td>\$7.34</td><td>\$7.85</td><td>\$8.38</td><td>\$10.47</td><td>n/a</td><td>n/a</td><td>n/a</td> </tr> </tbody> </table>	Plan A											Plan B											0–25	26–34	35–39	40–54	55–59	60–64	65–69	70–74	75–79	80–85		0–25	26–34	35–39	40–54	55–59	60–64	65–69	70–74	75–79	80–85	\$15,000	\$2.21	\$2.25	\$2.35	\$2.70	\$3.05	\$3.50	\$3.95	\$5.60	\$6.67	\$8.95	\$2.43	\$2.48	\$2.59	\$2.97	\$3.36	\$3.85	\$4.35	\$6.16	\$7.34	\$9.85	\$25,000	\$2.28	\$2.44	\$2.57	\$2.95	\$3.10	\$3.90	\$4.76	\$6.67	\$8.47	\$10.56	\$2.51	\$2.68	\$2.83	\$3.25	\$3.41	\$4.29	\$5.24	\$7.34	\$9.32	\$11.62	\$50,000	\$2.63	\$2.82	\$2.95	\$3.26	\$3.68	\$4.57	\$5.24	\$7.90	\$10.14	\$11.43	\$2.97	\$3.10	\$3.25	\$3.59	\$4.05	\$5.03	\$5.76	\$8.69	\$11.15	\$12.57	\$100,000	\$3.35	\$3.62	\$3.79	\$4.76	\$5.14	\$6.00	\$6.82	\$9.92	\$12.87	\$13.10	\$3.69	\$3.98	\$4.17	\$5.24	\$5.65	\$6.60	\$7.50	\$10.91	\$14.16	\$14.41	\$150,000	\$4.62	\$4.93	\$5.71	\$6.67	\$7.14	\$7.62	\$9.52	n/a	n/a	n/a	\$5.08	\$5.42	\$6.28	\$7.34	\$7.85	\$8.38	\$10.47	n/a	n/a	n/a		
Plan A											Plan B																																																																																																																																												
0–25	26–34	35–39	40–54	55–59	60–64	65–69	70–74	75–79	80–85		0–25	26–34	35–39	40–54	55–59	60–64	65–69	70–74	75–79	80–85																																																																																																																																			
\$15,000	\$2.21	\$2.25	\$2.35	\$2.70	\$3.05	\$3.50	\$3.95	\$5.60	\$6.67	\$8.95	\$2.43	\$2.48	\$2.59	\$2.97	\$3.36	\$3.85	\$4.35	\$6.16	\$7.34	\$9.85																																																																																																																																			
\$25,000	\$2.28	\$2.44	\$2.57	\$2.95	\$3.10	\$3.90	\$4.76	\$6.67	\$8.47	\$10.56	\$2.51	\$2.68	\$2.83	\$3.25	\$3.41	\$4.29	\$5.24	\$7.34	\$9.32	\$11.62																																																																																																																																			
\$50,000	\$2.63	\$2.82	\$2.95	\$3.26	\$3.68	\$4.57	\$5.24	\$7.90	\$10.14	\$11.43	\$2.97	\$3.10	\$3.25	\$3.59	\$4.05	\$5.03	\$5.76	\$8.69	\$11.15	\$12.57																																																																																																																																			
\$100,000	\$3.35	\$3.62	\$3.79	\$4.76	\$5.14	\$6.00	\$6.82	\$9.92	\$12.87	\$13.10	\$3.69	\$3.98	\$4.17	\$5.24	\$5.65	\$6.60	\$7.50	\$10.91	\$14.16	\$14.41																																																																																																																																			
\$150,000	\$4.62	\$4.93	\$5.71	\$6.67	\$7.14	\$7.62	\$9.52	n/a	n/a	n/a	\$5.08	\$5.42	\$6.28	\$7.34	\$7.85	\$8.38	\$10.47	n/a	n/a	n/a																																																																																																																																			

¹ For the complete list of benefits and maximum sums, refer to policy. Rates are effective **December 14, 2018**, and are subject to change without notice.

Premiums are based on the individual age on the effective date of insurance. Premiums will change as an individual's age increases in accordance with published age groups.



Plans underwritten by The Manufacturers Life Insurance Company and First North American Insurance Company (FNAIC), a wholly owned subsidiary of Manulife.

Manulife and the Block Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence.

© 2018 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

Accessible formats and communication supports are available upon request. Visit Manulife.com/accessibility for more information.

180383 (05/2019)