

Comparison Chart for *Medical* Travelling Canadian Plans

If you're a Canadian resident looking for **emergency medical coverage for only one trip** while travelling out-of-province or out of the country, these plans are for you.

Not quite what you need? See plans to cover: **Multiple trips | Non-medical travel costs only | Medical & non-medical travel costs**

All coverages are per person unless the context states otherwise.

	Emergency Medical	TravelEase™	COVID-19 Pandemic Travel Plan
Plan description	This plan can help protect you for emergency medical costs for the duration of your trip.	This is the plan for you if you have pre-existing medical conditions that need to go through medical underwriting.	This plan can help protect you even if the travel advisory for your destination changes to "Avoid Non-Essential Travel" due to COVID-19.
Medical questionnaire	Not required if you are under age 60 at time of application	Required at time of application	Not required if you are under age 60 at time of application
Trip duration	Any duration up to 365 days	Any duration up to 365 days	Any duration up to 365 days
Hospital & medical: Emergency medical care includes: - Physician services - Ambulance services - Semi-private hospital accommodation - Diagnostic tests - Treatment by registered specialist/therapists such as chiropractors and physiotherapists (Up to \$70/visit, combined maximum of \$700) - The cost of bringing someone to your bedside and/or transporting you home, and more	Up to \$10 million combined, including COVID-19 related emergency medical costs* Coverage included for all travellers regardless of their COVID-19 vaccination status	Up to \$10 million combined, including COVID-19 related emergency medical costs* Coverage included for all travellers regardless of their COVID-19 vaccination status	If vaccinated: Up to \$5 million combined, including COVID-19 related emergency medical costs If not vaccinated: Up to \$5 million combined for non-COVID-19 related emergency medical costs and up to \$1 million for COVID-19 related medical costs
Coverage for pre-existing conditions For both international and national travels.	Covered for conditions that have been stable ¹ in the 3 or 6 months (depending on your age and health) before your effective date	Covered for conditions that have gone through medical underwriting	Covered for conditions that have been stable ¹ in the 3 or 6 months (depending on your age and health) before your effective date
Quarantine expenses² Coverage for accommodations, meals and return home if you must unexpectedly self-isolate or quarantine after your departure.	Up to \$200/day/person for accommodations and meals, up to \$2,800/trip Up to \$500 for one-way economy class return fare/trip/person Family coverage ³ : Up to \$400/day/family, up to \$5,600/trip	Up to \$200/day/person for accommodations and meals, up to \$2,000/trip	Up to \$200/day/person for accommodations and meals, up to \$2,800/trip Up to \$500 for one-way economy class return fare/trip per person Family coverage ³ : Up to \$400/day/family, up to \$5,600/trip
Emergency dental	Up to \$300 for services to relieve pain and up to \$3,000 for accidental dental	Up to \$300 for services to relieve pain and up to \$3,000 for accidental dental	Up to \$300 for services to relieve pain and up to \$3,000 for accidental dental
Accommodations and meals If you are unable to return home due to a medical emergency, we will reimburse you for expenses related to hotel, meal, phone calls, internet usage fees, taxis or rental cars.	\$350/day/person up to \$3,500	\$200/day/person up to \$2,000	\$200/day/person up to \$2,000
Hospital allowance When you are hospitalized for 48 hours or more, we reimburse you for out-of-pocket expenses such as phone calls, TV rental and parking fees.	\$50/day/person up to \$500	Not covered	\$50/day/person up to \$300

Single-Trip Medical Plans (cont'd)

	Emergency Medical	TravelEase™	COVID-19 Pandemic Travel Plan
Expenses related to your death We pay expenses to prepare and cremate your body, send your body or ashes home, or bury you where you die.	Max \$5,000 to return your body or ashes home. Max \$5,000 to cremate your body where you die Max \$10,000 to prepare your body and bury you where you die	Max \$5,000	Max \$5,000 to return your body or ashes home Max \$5,000 to cremate your body where you die Max \$10,000 to prepare your body and bury you where you die
Medical devices We can offer \$200 for a replacement if your eyeglasses or hearing aid are lost, stolen, or broken during your trip and you want to replace them at your destination.	\$200/item	Not covered	Not covered
Dependent care We will cover expenses to take care of your dependents if you are hospitalized.	Childcare: \$75/day for all dependents, up to \$500/trip Pet care: \$50/day/pet, up to \$150/trip/pet	Pet care: \$50/day/pet up to \$150/trip/pet	Childcare: \$75/day for all dependents, up to \$500/trip
Other plan options and coverages			
Travelling within Canada discount	50% discount	Not available	50% discount
Option to add “Avoid Non-essential Travel” Government Travel Advisory Rider⁴	Yes	No	No
Option to add Cancel for Any Reason (CFAR) Rider⁵	No	No	No
Review the policy for full coverage details, including exclusions, limitations, and maximums.	Download sample policy	Download sample policy To get a quote or purchase the TravelEase plan, please call 1-855-583-7239	Download sample policy

* This plan will cease to provide coverage for COVID-19 related emergency medical costs if the government changes the travel advisory to “Avoid Non-Essential Travel” for your travel destination due to COVID-19.

¹ A **pre-existing medical condition is considered stable** when all of the following statements are true:

- There has not been any new treatment prescribed or recommended, or change(s) to existing treatment (including a stoppage in treatment), and
- There has not been any change in medication, or any recommendation or starting of a new prescription drug, and
- The medical condition has not become worse, and
- There have not been any new, more frequent or more severe symptoms, and
- There has been no hospitalization or referral to a specialist, and
- There have not been any tests, investigation or treatment recommended, but not yet complete, nor any outstanding test results, and
- There is no planned or pending treatment.

² **Quarantine benefit exclusions:** We do not pay any benefits for quarantine or self-isolation in Canada as mandated by any government. We will not provide coverage for any pre-paid, unused travel arrangements. We will not cover any expenses you incur when you or your travel companion are denied entry to a country or region included in your trip when, before your departure date, there was a foreign government and/or regional travel guideline restricting entry of Canadian residents or guidelines that require self-isolation or quarantine for a specific period of time during your trip.

³ **Family coverage** is available for 2 adults from the same family and their dependent children or grandchildren. All coverages start and end on the same dates. Consider the family coverage option to cover your whole family under 1 policy with a single purchase. For example, family coverage may be more suitable for an All-Inclusive plan when your family of 4 or more is travelling together. If you are buying an Emergency Medical plan and your family of 3 or more is travelling together, you may want to consider family coverage. Please consult the policy for eligibility.

⁴ The “**Avoid Non-essential Travel**” **Government Travel Advisory Rider for Emergency Medical Insurance Only** is an add-on rider that offers emergency medical coverage when – before your departure date – the Government of Canada issues an advisory to avoid non-essential travel to the country or region you are visiting because of a specific virus or disease.

⁵ **Cancel for Any Reason (CFAR) Rider for Trip Cancellation Insurance:** If the reason for your cancellation is not a covered event under your policy, you may submit a claim to request reimbursement for up to 50% of the covered amount you purchased (no maximum) for the pre-paid portion of your trip that is non-refundable.

Conditions, limitations, and exclusions apply. Review the policy for full details. Benefits and Plans subject to change without notice. All dollar amounts are in Canadian dollars.

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

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