

For more information

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# Medi-Select Advantage<sup>®</sup>

## /Emergency Medical Insurance

For Visitors to Canada



Underwritten by:



Administered by:



This brochure is intended for promotional purposes and is not an insurance policy. It is not an offer of insurance. It contains some information about coverages offered by Royal & Sun Alliance Insurance Company of Canada but it does not list all of the conditions and exclusions that apply to the described coverages. The actual wording of the policy governs all situations. The products and rates described are subject to change without notice at any time.

Medi-Select Advantage<sup>®</sup> Emergency Medical Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc.

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TRAVEL & HEALTHCARE SOLUTIONS

# Comprehensive Medical Insurance for Visitors to Canada

## :: Summary of Benefits

Here is a list of just a few of the plan benefits:

- **Hospital Accommodation:** up to 60 days per sickness per injury / semi private room / outpatient consultations
- **Physician Charges:** medical treatment by a physician / up to three visits per sickness or injury for outpatients and up to two visits following hospital discharge
- **Private Duty Nursing:** up to the sum insured
- **Paramedical Services:** physiotherapist, chiropractor, osteopath, chiropodist and podiatrist up to \$500 per profession
- **Diagnostic Services:** laboratory tests and X-rays
- **Medical Appliances:** crutches, casts, splints, canes, etc.
- **Prescription Drugs:** up to \$500 and limited to a 30 day supply per medication
- **Ambulances and Emergency Air Transportation:** when medically necessary
- **Treatment of Dental Accidents:** up to \$3,000
- **Preparation & Return of Remains:** up to \$10,000

All benefit limits are in Canadian currency.

## :: Flexible Plans, Unbeatable Options

- Family or single coverage
- Choice of policy maximum based on your needs: \$15,000 / \$25,000 / \$50,000 / \$100,000 or \$150,000
- Coverage for up to 365 days (180 days for applicants age 60 to 85)
- Coverage for temporary visits to other countries excluding the country of origin
- Coverage extensions available
- Low deductible of \$50, per insured person, per covered trip
- \$0 deductible option available

## :: Eligibility

To be eligible for coverage you must:

- Be visitor to Canada, a person with a work visa, an immigrant to Canada or a Canadian resident, who is not eligible for a provincial or territorial government health insurance plan in Canada;
- Be at least 15 days of age and less than 86 years of age;
- Not be travelling against the advice of a physician and/or have been diagnosed with a terminal illness;
- Not have a kidney disease requiring dialysis;
- Not be experiencing new or undiagnosed symptoms.
- Coverage may be purchased prior to your arrival in Canada or within 30 days thereof.
- If you have been in Canada for more than 30 days, you may purchase insurance if you qualify, by answering a short eligibility questionnaire.
- Your spouse or child(ren) must also meet all of the above criteria to be eligible for coverage.

### Global Excel Assistance on Call Around the World, Day or Night

When it comes to an emergency, time is a critical factor. Global Excel's toll free number is the solution. Each caller is connected with a courteous and professional case coordinator who will answer questions and assist in obtaining medical care day or night, year round.

- Benefit information
- Urgent message relay
- Claims information
- Personalized service
- Fewer forms to fill out
- Medical assistance
- Interpretation service
- Direct billing instructions
- Fast payment of claims
- Quick answers to questions

**Global Excel is here for you  
24 hours a day, 7 days a week!**