

SCHEDULE OF BENEFITS

The Destination: International Student Insurance provides medical coverage for International Students coming to Canada to study or for Canadian Students studying out of the country.

This summary of Benefits merely provides the opportunity to review our benefits. It is not an insurance policy. For the complete terms, benefits, conditions and exclusions please see the policy wording.

SUMMARY DESCRIPTION OF BENEFITS

Maximum Sum Insured	\$2,000,000
Emergency Hospital	Semi-private hospital accommodation
Emergency Medical	<ul style="list-style-type: none"> · Services of physician, surgeon, anesthetist · Diagnostics, lab test and/or x-ray · Licensed local land and or sea ambulance. Up to \$150 for taxi expenses in lieu of ambulance · Private duty services of a registered graduate nurse up to \$15,000 · Rental of medical appliances · Oxygen and rental of equipment · Blood and blood plasma
Professional Services	Physiotherapist, chiropractor, chiropodist, osteopath, podiatrist, acupuncturist, naturopath and speech therapist up to \$600 per practitioner
Drugs or Medications	Up to \$10,000 not exceeding a one-month supply
Maternity Benefit	Up to \$25,000 for pre-natal care and involuntary termination of pregnancy or complications provided that pregnancy commenced during the period of coverage
Eye Examination	One visit during any 12 consecutive months
Physical Examination	One routine physical examination or one consultation for the "morning after pill" when 12 months has been purchased. Up to a maximum of \$150
Emergency Air Transportation / Return home	When pre-approved by Active Care Management
Transportation of Family	Up to \$5,000 to transport one family member and up to \$1,500 for meals and accommodation
Non-Emergency Treatment	Up to \$3,000 to continue medical treatment when pre-approved by Active Care Management
Accidental Dental	Up to \$5,000 for emergency treatment for accidental blow to the face
Dental Emergencies	Up to \$600 for the immediate relief of acute dental pain
Wisdom Teeth	Up to \$150 per tooth for extraction of impacted wisdom teeth
Return of Deceased	Up to \$15,000 for return of remains or up to \$5,000 for cremation or burial at place of death
Accidental Death & Dismemberment	Up to \$10,000 Flight Accident and Common Carrier 24-Hour Accident
Psychiatric and Psychological Care	Up to \$25,000 for inpatient and up to \$1,000 for outpatient services
Prescription Glasses, Contact Lenses, and Hearing Aids	Up to \$200 when required as a result of accidental injury
Tutorial Services	Up to \$20/hour to a maximum of \$400 for a qualified private tutorial service
Trauma Counselling	Up to a maximum of \$500
Tuberculosis testing and Vaccination	Up to a maximum of \$100 for tuberculosis testing and vaccination or immunization during a 12 month period

Pre-existing conditions	Covered if stable in the 90 days prior to the effective date
Exclusions	Refer to policy wording for a complete list of the exclusions
Travelling Worldwide	While travelling, other than your country of origin, when at least 51% of the period of coverage is spent in your country of study
Refund	Full refund and partial refund available. Refer to the policy wording for more details.

Dollars are in Canadian currency.

Administered by: The Destination: Travel Group Inc. 307 - 211 Consumers Road, Toronto, Ontario, Canada M2J 4G8.

Underwritten by: The Manufacturers Life Insurance Company (Manulife). P.O. Box 670, Stn. Waterloo, Waterloo, ON N2J 4B8.

Claims & Assistance by: Active Care Management, P.O. Box 1237, Stn. A Windsor, ON N9A 6P8.