

OPTION 1

Daily Rate - \$0 Deductible

This option provides coverage for *pre-existing medical conditions* that were *stable* in the 120 days prior to the *effective date*

Age	SUM INSURED					
	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$300,000
0-25	\$1.55	\$2.10	\$2.30	\$3.10	\$3.70	\$6.00
26-40	\$1.75	\$2.30	\$2.50	\$3.60	\$4.20	\$6.50
41-60	\$1.95	\$2.70	\$3.10	\$4.60	\$5.50	\$8.25
61-64	\$2.50	\$3.75	\$4.50	\$5.40	\$6.40	\$9.20
65-69	\$2.85	\$4.20	\$5.00	\$6.90	\$7.40	\$10.90
70-74	\$4.50	\$5.85	\$8.38	\$9.50	\$12.25	\$17.63
75-79	\$5.50	\$6.90	\$9.75	\$11.80	\$14.00	\$20.38

OPTION 2

Daily Rate - Age 0 to 85 - \$0 Deductible / Age 86 and older - \$500 Deductible

This option does not provide coverage for any *pre-existing medical conditions*.

Age	SUM INSURED					
	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$300,000
0-25	\$1.16	\$1.58	\$1.73	\$2.33	\$2.78	\$4.50
26-40	\$1.31	\$1.73	\$1.88	\$2.70	\$3.15	\$4.88
41-60	\$1.46	\$2.03	\$2.33	\$3.45	\$4.13	\$6.19
61-64	\$1.88	\$2.81	\$3.38	\$4.05	\$4.80	\$6.90
65-69	\$2.14	\$3.15	\$3.75	\$5.18	\$5.55	\$8.18
70-74	\$3.38	\$4.39	\$6.29	\$7.13	\$9.19	\$13.22
75-79	\$4.13	\$5.18	\$7.31	\$8.85	\$10.50	\$15.29
80-85	\$6.05	\$9.41	\$10.13	N/A	N/A	N/A
86+	\$9.32	\$14.50	N/A	N/A	N/A	N/A

- Family Rates (only available to applicants under age 70) are 2X the Daily Rates based on the oldest member of the family. Coverage dates must be the same for all the family members.
- Minimum premium of \$25 per policy.
- Words shown in italics are defined in Section 6.

Pre-existing medical condition coverage

- If you are **79 years of age or under** on the application date and selected **Option 1**:
Pre-existing medical conditions are covered provided that those medical conditions have been *stable* in the 120 days immediately before the *effective date*.
- If you are **79 years of age or under** on the application date and selected **Option 2**:
All *pre-existing medical conditions* will be excluded from coverage.
- If you are **80 years of age or over** on the application date:
All *pre-existing medical conditions* will be excluded from coverage.

Waiting Period

Age 0 to 85

- If the insurance was purchased prior to your arrival date in Canada, the "waiting period" does not apply or,
- If this insurance is purchased any time after your arrival in Canada, then in respect of any sickness you will only be entitled to receive benefits for the cost of eligible medical expenses incurred after the first 48 hours from the *effective date* of the policy.

Age 86 and over

- If the insurance was purchased prior to arrival date in Canada, the "waiting period" does not apply.
- If the insurance is purchased after your arrival date in Canada, then in respect of any sickness you will only be entitled to receive benefits for the cost of eligible medical expenses incurred after fifteen (15) days from the *effective date* of this policy.

The waiting period may be waived if:

- This policy is purchased on or prior to the expiry date of an existing Destination: Canada policy.
- If you have insurance with another insurer during the first part of your trip in Canada, and you are purchasing this insurance after your arrival in Canada and there will be no gap in coverage. You must provide satisfactory proof that you have other coverage in force and receive a written approval from the Insurer.

SECTION 6 DEFINITIONS

Effective Date means the date and time coverage starts. Coverage begins on the **latest** of the following:

- a) the date and time the completed application and premium are accepted by The Destination: Travel Group Inc. or its agent; or
- b) the date indicated as the *effective date* in your confirmation of coverage; or
- c) the date and time you exit your country of origin.

Medical consultation means any medical services obtained from a physician for a sickness, injury or medical condition, including but not limited to any or all of: history taking, medical examination, investigative testing, advice or *treatment*, and during which a diagnosis of the medical condition need not have been definitively made. This does not include routine annual medical check-ups where no medical *signs or symptoms* existed or were found during the check-up.

Pre-existing medical condition means a sickness, injury or medical condition, whether or not diagnosed by a physician:

- a) for which you exhibited *signs or symptoms*; or
- b) for which you required or received *medical consultation*;
and
- c) which existed prior to the *effective date* of your coverage.

Signs or symptoms means any evidence of disease experienced by you or recognized through observation.

Stable means a *pre-existing medical condition* that:

- a) did not require, or was not referred for any *medical consultation*;
- b) did not require a change in type of dosage of medication;
- c) did not exhibit any *signs or symptoms*

Treatment means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a physician including, but not limited to, prescribed medication, investigative testing and surgery.



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This plan is managed by The Destination: Travel Group Inc. and underwritten by The Manufacturers Life Insurance Company (Manulife). Manulife has appointed Active Claims Management (2018) Inc. (operating as "Active Care Management") as the provider of all assistance and claims services under this policy.