



Manulife



Manulife Travel Insurance

Travel protection
for loved ones
visiting Canada.

The Manufacturers Life Insurance Company
First North American Insurance Company

How to navigate!



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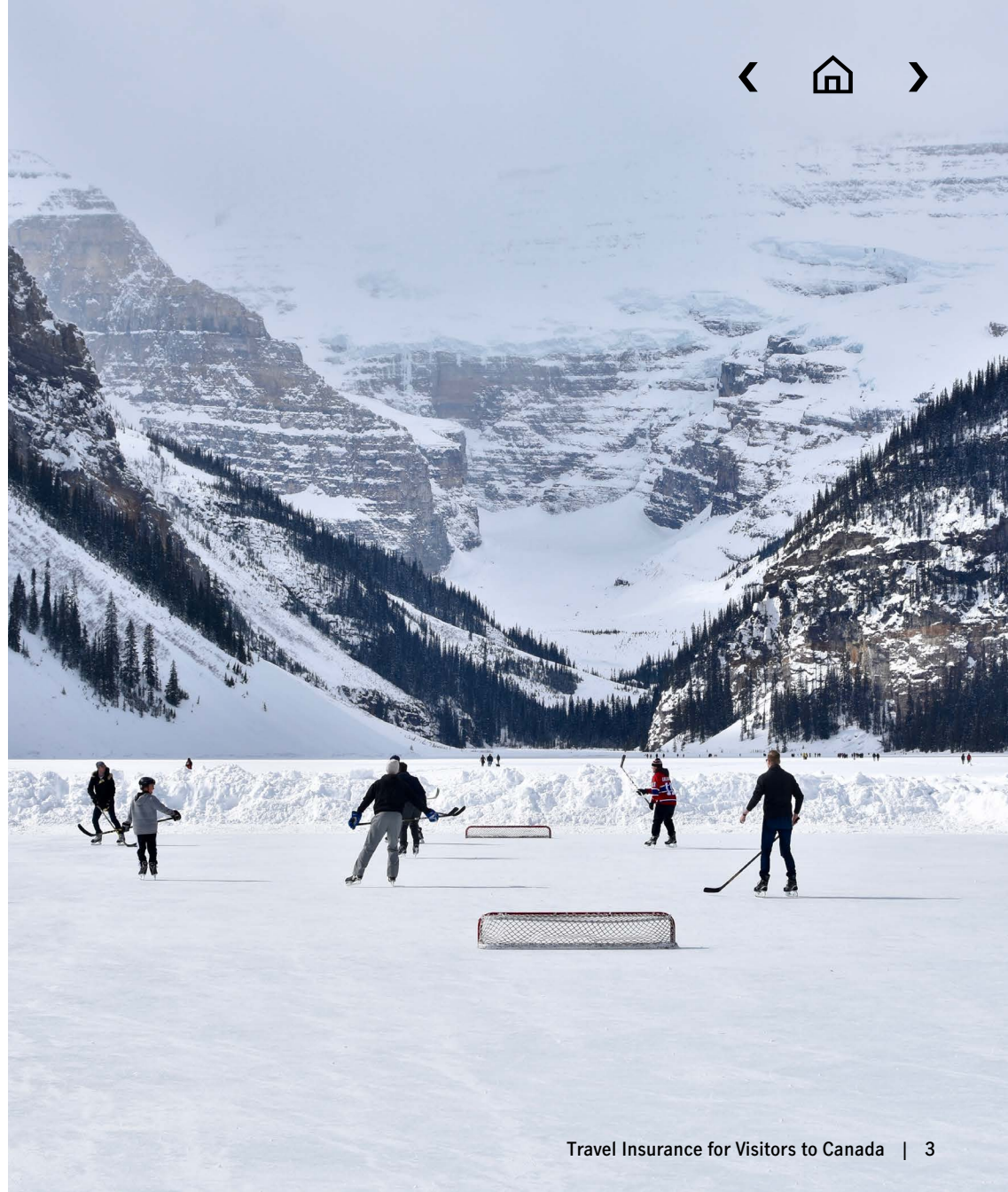
Understanding
your plan options



Selecting your plan



What each plan
covers





Manulife Travel Insurance has visiting family and friends *covered*.

Are you preparing to welcome friends or family for an extended trip to Canada? Whether it's an overdue family reunion, grandparents meeting their grandchildren for the first time, or taking friends from abroad on a sightseeing tour, there's nothing like catching up after years apart and showing off everything this wonderful country has to offer. But what if they require medical attention while they're enjoying our country? If they do, they'll have to pay out of pocket, because they don't benefit from our provincial health plans.

We can help protect your visitors from medical expenses while they're in Canada, with Manulife Travel Insurance for Visitors to Canada.

How can Manulife Travel Insurance help your visitors to Canada?



Up to \$150,000 CDN in emergency medical coverage¹

Can help cover unexpected hospital, physician, ambulance and dental services required during their trip.



Travel accident coverage

Included with purchase and covers up to \$50,000 for an accidental bodily injury or death.



Optional trip interruption insurance

Can cover some prepaid portions of the trip (like hotels, meals, phone calls and taxi fare) if it's interrupted due to a covered event and your visitor has to return to their home country.

\$6,000 CAD/day

Cost of a room in an intensive care unit in Canada²

\$930 CAD

Cost of an emergency room visit in a Canadian hospital²

\$2,030 CAD

Cost of an MRI²

\$240 CAD

Cost of a single trip in an ambulance²

Multilingual Assistance Centre services are provided at *no extra cost*.³

When your family and friends are enjoying all that Canada has to offer, they should be focused on doing just that: enjoying it. We can help make it easier to prepare for their trip, and help them deal with the unexpected, through our multilingual Assistance Centre. It's available 24 hours a day, each day of the year.

How can the Assistance Centre help?

Before your trip

- Passport and travel visa information
- Health hazards advisory
- Weather information
- Currency exchange information
- Consulate and embassy locations

In the event of a medical emergency

- Verifying and explaining coverage
- Referral to a physician, hospital or other health care provider
- Monitoring your visitor's medical emergency and keeping their family informed
- Arranging for return transportation home if medically necessary
- Arranging direct billing of covered expenses (when possible)
- Translation and interpreter services

Other services

- Assistance with lost, stolen or delayed baggage
- Assistance in obtaining emergency cash
- Assistance sending messages to loved ones at home
- Help to replace lost or stolen airline tickets
- Assistance with obtaining prescription drugs
- Assistance in obtaining legal help or bail bond

Contact the Assistance Centre 

Build a plan.

- 1 Choose the plan that reflects your family member or friend's health status**
 - Single-trip emergency medical plan with **no** coverage for pre-existing medical conditions
 - Single-trip emergency medical plan with coverage for pre-existing medical conditions
- 2 Select the coverage level**
 - Applicants under age 70 can apply for up to \$150,000 of coverage
 - Applicants age 70 to 85 can apply for up to \$100,000 of coverage
 - Add optional trip interruption insurance for complete coverage
- 3 Save**
 - **Family savings:** Children are covered at a discounted rate for travel emergency medical when travelling with family⁴
 - **Deductible savings:** You can save 15–35% on emergency medical premiums, depending on the deductible amount you choose⁵

Visitors to Canada Insurance meets the requirements of the super visa

The Canadian parent or grandparent super visa lets your visitors remain in Canada to visit their children or grandchildren for up to two years at a time over a 10-year period.

[Click here for more details.](#)

What does each plan cover?⁶

| Benefits ⁶ | Plan A | Plan B |
|--|--|---|
| | No coverage is provided for pre-existing medical conditions that are treated 180 days before the effective date. | Coverage is provided for pre-existing medical conditions in which insured is stable 180 days before the effective date. |
| Coverage for pre-existing medical conditions | No | Yes |
| Emergency medical <ul style="list-style-type: none"> • Applicants under age 70: up to \$150,000 • Applicants age 70 to 85: up to \$100,000 | Included | Included |
| Baggage Loss, Damage & Delay | Included | Included |
| Travel Accident | Included | Included |
| Trip Interruption | Optional | Optional |
| Coverage for side-trips outside of Canada | Included | Included |

For detailed benefits of each plan, click here.

2019 Premium Rates⁷



Travel Insurance for Visitors to Canada rates

Plan A – No coverage is provided for pre-existing medical conditions that are treated 180 days before the effective date.

Emergency Medical Single Trip - Premium Per Day

| Age Group | \$15,000 | \$25,000 | \$50,000 | \$100,000 | \$150,000 |
|-----------|----------|----------|----------|-----------|-----------|
| 0–25 | \$2.21 | \$2.28 | \$2.63 | \$3.35 | \$4.62 |
| 26–34 | \$2.25 | \$2.44 | \$2.82 | \$3.62 | \$4.93 |
| 35–39 | \$2.35 | \$2.57 | \$2.95 | \$3.79 | \$5.71 |
| 40–54 | \$2.70 | \$2.95 | \$3.26 | \$4.76 | \$6.67 |
| 55–59 | \$3.05 | \$3.10 | \$3.68 | \$5.14 | \$7.14 |
| 60–64 | \$3.50 | \$3.90 | \$4.57 | \$6.00 | \$7.62 |
| 65–69 | \$3.95 | \$4.76 | \$5.24 | \$6.82 | \$9.52 |
| 70–74 | \$5.60 | \$6.67 | \$7.90 | \$9.92 | |
| 75–79 | \$6.67 | \$8.47 | \$10.14 | \$12.87 | N/A |
| 80–85 | \$8.95 | \$10.56 | \$11.43 | \$13.10 | |

Plan B – Coverage is provided for pre-existing medical conditions in which insured is stable 180 days before the effective date.

Emergency Medical Single Trip - Premium Per Day

| Age Group | \$15,000 | \$25,000 | \$50,000 | \$100,000 | \$150,000 |
|-----------|----------|----------|----------|-----------|-----------|
| 0–25 | \$2.43 | \$2.51 | \$2.97 | \$3.69 | \$5.08 |
| 26–34 | \$2.48 | \$2.68 | \$3.10 | \$3.98 | \$5.42 |
| 35–39 | \$2.59 | \$2.83 | \$3.25 | \$4.17 | \$6.28 |
| 40–54 | \$2.97 | \$3.25 | \$3.59 | \$5.24 | \$7.34 |
| 55–59 | \$3.36 | \$3.41 | \$4.05 | \$5.65 | \$7.85 |
| 60–64 | \$3.85 | \$4.29 | \$5.03 | \$6.60 | \$8.38 |
| 65–69 | \$4.35 | \$5.24 | \$5.76 | \$7.50 | \$10.47 |
| 70–74 | \$6.16 | \$7.34 | \$8.69 | \$10.91 | |
| 75–79 | \$7.34 | \$9.32 | \$11.15 | \$14.16 | N/A |
| 80–85 | \$9.85 | \$11.62 | \$12.57 | \$14.41 | |

Trip Interruption Coverage

Optional Insurance – Premium Per Day for a Single Trip

| Age Group | \$1,500 |
|-----------|---------|
| 0–25 | \$0.57 |
| 26–34 | \$0.59 |
| 35–39 | \$0.61 |
| 40–54 | \$0.63 |
| 55–59 | \$0.64 |
| 60–64 | \$0.66 |
| 65–69 | \$0.68 |
| 70–74 | \$0.70 |
| 75–79 | \$0.72 |
| 80–85 | \$0.74 |

Premiums are effective **December 14, 2018**.

Premium rate is per person.

All amounts are expressed in Canadian currency.

For Single-Trip Coverage, multiply the number of days of coverage required by the “per day” premium rate for the full trip length.

Family Coverage: (Family includes applicant and applicant’s spouse and dependent children.) Not available for Plan B. Available for Plan A if all family members are under age 60.

For Emergency Medical, the rate is calculated at two times the premium due for the oldest traveller under age 60. For Optional Trip Interruption Insurance, the rate is calculated at three times the premium due for the oldest traveller under age 60.

Please note: There is a 5% surcharge if a \$0 deductible is chosen.

[References & Legal](#)

It's *easy* to help protect friends and family!

Have the following on hand when applying:

- Visitor's travel dates
- Their contact information
- Credit card or bank information

If visitors are over 40 and applying for the plan that covers pre-existing medical conditions, they will need to answer a few medical questions.

Key tips for all applicants

1. Purchase Travel Insurance for Visitors to Canada up to 365 days in advance of arrival in Canada.
2. If the policyholder wishes to return home for a short time during their one-year period of coverage, they can do so under the Trip Break benefit, with prior approval.
3. If the policyholder has a medical emergency during their stay in Canada, the Assistance Centre must be notified. If the Assistance Centre is not notified, they will have to pay 20% of the eligible medical expenses.

Visitors to Canada plans are ideal for super visa applicants.

What is a super visa?

To bring families together as quickly as possible, Immigration, Refugees and Citizenship Canada has introduced super visas for parents and grandparents of Canadian citizens or permanent residents in Canada.

- Super visa holders can visit Canada multiple times over a 10-year period.
- They can stay in Canada up to 24 months at a time.⁸
- Processing usually takes a few weeks and can vary based on the applicant's home country.⁹

Travel insurance is required for a super visa

Applicants for the super visa must provide evidence that they have paid for Canadian medical insurance coverage, valid for at least one year, with at least \$100,000 in coverage.¹⁰

Manulife's Travel Insurance for Visitors to Canada fits these criteria perfectly, as long as your visitor applies for the specified amount of coverage. If the super visa is denied, the premium is 100% refundable.

More travel insurance options

Do you require a different type of travel insurance plan? Manulife offers a number of other plans for a variety of needs.

Manulife Travel Insurance for Travelling Canadians

Whether you are travelling outside Canada or outside your home province or territory, you can have up to \$10 million in emergency medical protection. Get coverage for one or multiple trips within a year, plus trip cancellation and interruption, baggage loss, damage and delay, and flight and travel accident.

Manulife Travel Insurance for Students

Up to \$2 million in emergency and non-emergency medical benefits for students who study outside their home province or territory, or outside of Canada, and international students coming to Canada to study.

Travel80 Term Travel Insurance

Are you a frequent traveller? This plan makes it easy to get covered and stay covered until age 80. You'll pay an annual premium that never increases, so you can travel protected for as many trips as you want per year, up to 30 days per trip.

How to *contact* the Assistance Centre:

From the USA or Canada:
1-877-878-0142

Anywhere else in the world:
1-519-251-5166

And through the Manulife TravelAid™ mobile app¹¹



References

- ¹ 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.
- ² Queensway Carleton Hospital, “Hospital Fees for Patients without Canadian Provincial or Federal Health Insurance,” 2019.
- ³ Individual services provided are dependent on the type of plan you purchase. Consult the policy for details. Manulife cannot guarantee the availability of this benefit indefinitely.
- ⁴ (Family includes applicant and applicant’s spouse and dependent children). Not available for the plan which includes coverage for pre-existing medical conditions. Available for the plan which does not include coverage for pre-existing medical conditions if all family members are under age 60. For Emergency Medical, the rate is calculated at two times the premium due for the oldest traveller under age 60. For Optional Trip Interruption Insurance, the rate is calculated at three times the premium due for the oldest traveller under age 60.
- ⁵ There is a 5% surcharge if a \$0 deductible is chosen.
- ⁶ For the complete list of benefits and maximum sums, refer to policy.
- ⁷ Rates are effective November 21, 2019, and are subject to change without notice. Premiums are based on individual age at the time of application. Premiums will change as an individual’s age increases in accordance with published age groups.
- ⁸ Government of Canada, “Super visa (for parents and grandparents): About the document,” 2019.
- ⁹ Government of Canada, “Super visa (for parents and grandparents): After you apply,” 2019.
- ¹⁰ Government of Canada, “Super visa (for parents and grandparents): Who can apply,” 2019.
- ¹¹ Standard data carrier charges apply.



For more information, please contact your advisor.

Plans underwritten by

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