

## Comparison Chart for *Visitors to Canada* Plans

Effective October 2, 2023 | All coverages are per person unless the context states otherwise

	Basic	Standard	Enhanced
Meets the requirements for the <b>parent and grandparent super visa</b>	Yes	Yes	Yes
<b>Medical questionnaire</b>	Not required	Not required	Required for ages 55 to 85
<b>Coverage for pre-existing medical conditions<sup>1</sup></b>	Not covered	Coverage provided for pre-existing medical conditions that did not exist <sup>2</sup> within 180 days prior to the effective date.	Coverage provided for pre-existing medical conditions that have been stable <sup>3</sup> for at least 180 days prior to the effective date.
<b>Hospital &amp; medical</b> Emergency medical care includes <ul style="list-style-type: none"> <li>physician services</li> <li>ambulance services</li> <li>semi-private hospital accommodation</li> <li>diagnostic tests</li> <li>treatment by registered specialists/therapists such as chiropractors and physiotherapists, the cost of bringing someone to your bedside and/or transporting you home, and more.</li> </ul>	Up to the selected policy amount (\$15,000, \$25,000, \$50,000, \$100,000, \$150,000 or \$200,000)	Up to the selected policy amount (\$15,000, \$25,000, \$50,000, \$100,000, \$150,000 or \$200,000)	Up to the selected policy amount (\$15,000, \$25,000, \$50,000, \$100,000, \$150,000 or \$200,000)
<b>Prescription drugs</b> Coverage for prescription medications prescribed on an outpatient basis. Does not include any medications that can be purchased over the counter.	Up to \$500 and not exceeding a 30-day supply	Up to \$500 and not exceeding a 30-day supply	Up to \$500 and not exceeding a 30-day supply
<b>Dental</b> Coverage for relief of dental pain and treatments caused by an unintended or unexpected direct blow to your face.	Not covered	Up to \$4,000 for accidental and up to \$300 for relief of dental pain	Up to \$4,000 for accidental and up to \$300 for relief of dental pain
<b>Healthcare practitioner services</b> Services provided by a healthcare practitioner (chiropractor, physiotherapist, etc.) for a covered emergency, when you have received a prior written referral from a physician.	\$1,000 combined maximum	\$1,000 combined maximum	\$1,000 combined maximum
<b>Extended healthcare</b> Private duty registered nursing or licensed home care providers and rental of a hospital bed, wheelchair, crutches, splints, canes, slings, trusses or braces or other prosthetic appliances.	Up to \$5,000	Up to \$5,000	Up to \$5,000
<b>Expenses related to your death</b> We pay expenses to prepare and cremate your body, send your body or ashes home, or bury you where you die.	Maximum of \$7,500	Maximum of \$7,500	Maximum of \$7,500
<b>Accidental death and dismemberment</b> Up to \$25,000 if you die, become completely and permanently blind in both eyes or if 2 of your limbs are fully severed within 365 days of the accident. Up to \$12,500 if you become permanently blind in 1 eye or if 1 of your limbs is fully severed within 365 days of the accident.	Not included	Included	Included
<b>Transportation and accommodation</b> If a medical emergency prevents you or your travel companion from returning to your country of origin as originally planned, or if your emergency medical treatment or that of your travel companion requires you to transfer to a location that is different from your original destination.	\$150/day, up to \$1,500	\$150/day, up to \$1,500	\$150/day, up to \$1,500

## Visitors to Canada Plans (cont'd)

	Basic	Standard	Enhanced
<b>Return baggage<sup>4</sup></b> You will be reimbursed for costs to return your baggage if you return to your country of origin under repatriation, air ambulance or if you die.	Up to \$300	Up to \$300	Up to \$300
<b>Side trips<sup>5</sup></b> A side trip is any trip taken to other countries from Canada (starts and ends in Canada) during the duration of your policy.	Included	Included	Included
<b>Review the policy for full coverage details, including exclusions, limitations, and maximums.</b>	<a href="#"><u>Download sample policy</u></a>	<a href="#"><u>Download sample policy</u></a>	<a href="#"><u>Download sample policy</u></a>

## Why Manulife?



**24/7 Access** to Manulife's Travel Assistance Centre.



**100% Money back** if plans change.



**Flexibility** to change policy start date.



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<sup>1</sup> A **pre-existing condition** is any *medical condition* that exists prior to your *effective date*.

<sup>2</sup> No coverage is provided for pre-existing medical conditions that existed within 180 days prior to the effective date. For example, if your travel date and policy effective date is June 30<sup>th</sup>, then any pre-existing medical conditions that existed between January 1<sup>st</sup> and June 30<sup>th</sup> are not covered.

<sup>3</sup> 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.

<sup>4</sup> Only when approved in advance by the Assistance Centre.

<sup>5</sup> Side trips do not cover your country of origin. Side trips must not exceed the lesser of 30 days/policy or 49% of the total number of coverage days in your policy.

Conditions, limitations, and exclusions apply. Review the policy for full details.



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