

Features at-a-glance

Plan type

- 5-year renewable term
- Rates are not guaranteed
- Coverage is cancelable

Premiums

- Premiums for the claimed coverage cease to be payable once a claim is approved
- Premiums for coverages not on claim remain payable
- Premiums refunded if the client submits a claim within first 90 days of coverage and no benefits are payable

Coverage type

- Individual plan (one adult)
- Spousal plan (2 adults)
- Family plan (1 or 2 adults with an unlimited number of children)

Issue ages & renewability

- Adults: 18-60, coverage renewable to age 65
- Children: 0-17, coverage renewable to age 18 (then adult coverage may be applied for)
- Coverage is renewable every 5 years without medical exams

Maximum out-of-country medical & travel/accommodation expense coverage

- \$1,000,000 CDN (over a 36-month period from time of initial diagnosis)
- Additional \$10,000 CDN travel & accommodation expense coverage for insured and one companion
- Unlimited lifetime access to Best Doctors services for approved condition

Stay-in-Canada benefit

- \$25,000 CDN plus unlimited lifetime access to the Best Doctors information services for approved condition

Repatriation expense coverage

- \$5,000 CDN maximum to cover the cost of returning the deceased insured to Canada if they die while receiving covered treatment outside of Canada

Policy fee

- \$50.00 annually per policy

Convertible

- N/A

Payment options

- Direct Annual
- Quarterly or Monthly PAC