

Video Title: Summary of 21<sup>st</sup> Century's Visitor to Canada Plan

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Produced By: 21st Century Travel Insurance

## 21<sup>st</sup> Century Logo Introduction

### Planning on travelling to Canada?

Our Visitor to Canada policy is designed to cover unexpected accidents or sickness while in Canada.

Whether you are here for a visit or plan to make Canada your new home, protect yourself and your family against these unexpected costs.

Hospital room (checkmark), medications (checkmark), diagnostics (checkmark) and meals (checkmark). One day in hospital can cost as much as \$5,000 or more!

Choose the Visitor to Canada Plan that best suits your needs and budget.

The Enhanced Plan is a comprehensive Emergency Medical benefit plan that:

- Includes coverage for stable pre-existing medical conditions.
- Is available up to age 85.
- Offers coverage limits from \$15,000 to \$200,000.
- Has a wide range of deductibles from \$0 to \$10,000.
- All deductibles apply per person per policy (except for the Disappearing Deductible).
- Requires a medical declaration for ages 55 to 85.

The Standard Plan is a comprehensive Emergency Medical benefit plan that:

- Excludes coverage for pre-existing medical conditions that exist in the 180 days prior to the Effective Date.
- Is available up to age 85.
- Offers coverage limits from \$15,000 to \$200,000.
- Has a wide range of deductibles from \$0 to \$10,000.
- All deductibles apply per person per policy (except for the Disappearing Deductible).
- No medical declaration is required.

The Basic Plan is a reduced benefit Emergency Medical benefit plan that:

- Excludes coverage for all pre-existing medical conditions, regardless of how far back it existed.
- Is available up to age 111.
- Offers coverage limits from \$15,000 to \$200,000.
- Has a wide range of deductibles from \$0 to \$10,000.
- All deductibles apply per person per claim (the Disappearing Deductible is not available).
- No medical declaration is required.

The Basic Plan has lower premiums than the Standard Plan but the following benefits have been removed or restricted:

- Accidental Death and Dismemberment (AD&D benefit).
- Extra Injury Coverage.
- Dental Coverage.
- 90-day Provision.
- Restrictions on healthcare practitioners that are covered.
- Maximum one follow-up treatment permitted.

Special features that are only included with the Enhanced and Standard Plans include:

- Extra \$50,000 Injury Coverage for no additional premium on the \$100,000 coverage option.
- \$25,000 AD&D benefit.
- Up to \$300 for the Relief of Dental Pain.
- Up to \$4,000 for Accident Dental coverage.
- Our unique 90-day Provision reinstates benefits that might otherwise be cut off after an emergency ends.
- Our unique Continuing Treatment provision has no specific limit on follow-up visits and may allow for some pre-approved visits to happen after the policy expires.

Special features available on all Plans include:

- Significant savings with companion rates.
- Family rates can be obtained for parents travelling with children under 22 or 3+ siblings under 22.
- Monthly payments available on any plan with a coverage limit of \$100,000 or more for 365 days.
- Upgrade to a 2-year Monthly Payment Plan policy for a small surcharge. You are locked into rates for 2 years and avoid a potential age band change in the 2<sup>nd</sup> year.

Unexpected medical emergencies can happen at any time.

Make sure you have protection with 21<sup>st</sup> Century's Visitor to Canada Plan.

Welcome to Canada!

Video Outro with contact information.