



# New Visitors to Canada Product - Version V10

**Effective January 16, 2023**

Do **NOT** use the V10 documents until Monday, January 16, 2023

## **What's changed with the new Visitors to Canada Product?**

- **Rate Table Changes** - Rates have increased by 8% on average. New Standard rates have been added for ages 0 to 54.
- **Assistance Company Name Change** - ACM (Active Care Management) was acquired by Global Excel Management.
- **Penalty for Late Reporting** - The \$100 penalty for late reporting of a claim has been removed.
- **Changes to Eligibility** - New wording for eligibility applicable to all plans.
- **Changes to the Medical Declaration** - New wording and reworked questions.
- **Definition Changes** - The following definitions have been significantly changed: Deductible Amount, Disappearing Deductible, Medical Condition, Expiry Date, Family, Pre-existing Condition and Unstable Condition.
- **Exclusion Changes** - Many of the exclusions have been revised.
- **Changes to Refund Provision** - Refunds when your client is granted government health insurance will be processed based on the date we receive acceptable proof.
- **New Forms** - New Policy Wordings (V10-2301-EN-BASIC and V10-2301-EN-ENH-STAN), Medical Declaration (VMD-2301) and Rate Card (VRC-2301).