

Comparing Plans on the 21st Century Visitor to Canada Product - Version V11

Plan	Enhanced	Standard	Basic
Maximum Coverage	\$200,000	\$200,000	\$200,000
Monthly Pay Option	Yes, for \$100K and up	Yes, for \$100K and up	Yes, for \$100K and up
Two Year Option	Yes, for \$100K and up	Yes, for \$100K and up	Yes, for \$100K and up
Companion Rates & Family Rates	Yes	Yes	Yes
Side Trip Coverage	Yes	Yes	Yes
Medical Coverage on inbound/outbound flights	Yes	Yes	Yes
Availability at which Ages	Age 0 - 85	Age 0 - 85	No Age Limit
Medical Questionnaire	Required Age 60 to 85	Not required	Not required
Pre-Existing Condition Coverage	180 days stable	Not covered if existed in 180 days prior	Not covered
\$50,000 Extra Injury Coverage	Included on \$100K Option	Included on \$100K Option	Not included
Deductibles	Per Person Per Policy	Per Person Per Policy	Per Claim
Disappearing Deductible	Per Claim	Per Claim	Not Available
Dental Accidents (up to \$4,000)	Included	Included	Not included
Relief of Dental Pain (up to \$500)	Included	Included	Not included
\$50,000 AD&D	Included	Included	Not included
90-Day Provision	Included	Included	Not included
Prescription Medications	\$1,500 (30-day supply)	\$1,500 (30-day supply)	\$500 (30-day supply)
Private Duty Nursing & Medical Devices	\$10,000	\$10,000	\$5,000
Death Benefits & Repatriation	Expenses for preparation of body (up to \$3,000), burial/cremation expenses (up to \$3,000) and/or repatriation of body (unlimited)		Expenses for preparation and transportation up to \$7,500
Healthcare Practitioners (up to \$1,000)	Acupuncturist, chiropractor, osteopath, physiotherapist, podiatrist		Acupuncturist, chiropractor, physiotherapist
Number of Follow-Ups	No limit	No limit	One Follow-Up per event of sickness and injury

Refer to the policy wording for full details