

Travel Health

Under your Maximum Benefit program, travel health coverage is provided by Co-operators. The program covers 100% of eligible charges due to medical emergencies that take place outside your province or country of residence. There is no deductible and the benefit covers reasonable and customary costs of hospital accommodation, physician charges, diagnostic services, ambulance services, medical appliances, and emergency air transportation.



OTHER ELIGIBLE EXPENSES INCLUDE:

Paramedical Services	\$250 per eligible profession
Prescription Drugs	30-day supply per prescription
Private Duty Nurse	Up to \$5,000
Out of Province/Country Referral	Up to \$50,000 lifetime
Transportation to Bedside	Economy round-trip airfare plus up to \$150 per day to \$3,000
Return of Travelling Companion	One-way airfare
Treatment of Dental Accidents	Up to \$2,000
Meals and Accommodation	Up to \$150 per day to \$3,000 per trip
Vehicle Return	Up to \$5,000
Return of Deceased	Up to \$5,000
Incidental Expenses	Up to \$250

Should your employees need coverage for stays longer in duration than provided through your group plan coverage, individual policies can be obtained through Co-operators to cover the additional days.

OPTIONS AND RATES

Your travel health insurance can include coverage for both active employees and retirees, covering trips of 30, 60, 90 or 180 days in duration.

			Coverage Period				Pre-Existing Condition Stability Period*
			30 days	60 days	90 days	180 days	
Rates for Active Employees (to age 69)	Up to age 69	Single	1.91	2.02	2.22	2.51	n/a
		Family	4.09	4.30	4.73	5.37	
Rates for Retirees (to age 69)	Up to age 59	Single	4.25	7.44	10.63	20.19	n/a
		Family	8.50	14.88	21.25	40.38	
	60-64	Single	7.07	12.38	17.67	33.59	n/a
		Family	14.14	24.74	35.34	67.14	
Rates for Active Employees or Retirees (70 & older)	65-69	Single	9.59	16.78	23.99	45.52	n/a
		Family	19.18	33.56	47.92	91.08	
	70-74	Single	12.80	22.41	31.98	60.79	6 months
		Family	25.60	44.78	63.98	121.56	
Rates for Active Employees or Retirees (70 & older)	75-79	Single	19.96	34.92	49.89	94.79	6 months
		Family	39.91	69.84	99.78	189.57	
	80-84	Single	34.05	59.60	85.11	161.72	12 months
		Family	68.10	119.16	170.22	323.42	
Rates for Active Employees (to age 69) – Long Haul Industry	Up to age 69	Single	2.68	2.84	3.09	3.51	n/a
		Family	5.71	6.02	6.63	7.50	

* The time immediately prior to departure, during which any pre-existing condition must remain stable (i.e. no change in symptoms, no hospitalization, no change in condition, no new prescription drugs or prescribed change in treatment or medication).

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