

# Travel Edge & Travel Edge Plus



Today, purchasing travel insurance to cover the costs of medical emergencies is a necessity. Government health coverage for out-of-province medical expenses has been cut back, while healthcare costs everywhere have escalated.

Without proper travel insurance, just a couple of days in the hospital could cost thousands of dollars. An extended stay or emergency surgery could spell financial disaster.

With Travel Edge & Travel Edge Plus Insurance, you can gain peace of mind whenever you travel. These plans offer many advantages — including lower cost and broader coverage. And you can choose to add non-medical coverage if you wish.

## ADVANTAGES

Comprehensive emergency coverage for an unlimited number of trips in a year

Direct payment to hospitals and physicians (where possible)

Special coverages such as emergency dental expenses due to an accident

Single or family coverage

One low annual premium — about the same as others charge for just a single trip

Optional Flight Accident, Baggage Loss and Trip Cancellation Coverage

Easy to obtain — apply over the phone

## Eligibility

You (and your spouse, or surviving spouse, and your unmarried dependent children who are at least 15 days of age but under age 21, or up to and including age 25 if the dependent is attending university full-time, and your children of any age over 15 days of age who are totally dependent upon you for support due to mental or physical infirmity) are eligible if you are:

- a dentist qualified to practise dentistry in Canada, who is a member of the CDA or a participating provincial or territorial dental association (in Quebec, only CDA members are eligible);
- a full-time or graduate student in a Canadian faculty or college of dentistry;
- a dentist under 76 years of age who is retired or receiving disability benefits and who practised in Canada and was a member of the CDA or a participating provincial or territorial dental association;
- a dental practice staff member who is employed by an eligible dentist<sup>†</sup>;
- an employee or retiree of a participating dental association or organization; or
- family members of eligible individuals listed above (a through e) are eligible including: your legal or common-law spouse (the person who has been living with you in a conjugal relationship continuously for at least one year), widow, widower, parent, brother, sister, legal guardian, step-parent, step-brother, step-sister, aunt, uncle, niece, nephew, grandparent, grandchild, in-law, ward or child. A caregiver is also considered a family member but only when travelling with your dependent child/children.

Each applicant for coverage must be:

- A Canadian resident and under 76 years of age
- Insured and eligible for benefits under a Canadian government health insurance plan

<sup>†</sup> Staff members may maintain coverage if they change employment, as long as the new employer is a licensed dentist.

## Apply by Phone

It's easy to apply. Just give us a call. Call an insurance advisor at **1.800.561.9401** to apply by phone today (some restrictions apply).

### Coverage for visitors and those over 75

For coverage for those older than 75, visitors coming to Canada, or students studying abroad, call 1.888.737.2228.

*Travel insurance does not cover everything. For full terms, conditions, exclusions and limitations, please refer to the policy booklet.*

*These plans are a member benefit of the CDA and participating provincial and territorial dental associations. Travel insurance is underwritten by CUMIS General Insurance Company, a member of the Co-operators group of companies, and administered by Allianz Global Assistance which is a registered business name of AZGA Service Canada Inc.*

# How Travel Insurance Covers You and Your Family

## 1. Travel Edge

Travel Edge covers medical emergencies, whether they are the result of sickness or injury, and whether they occur anywhere in Canada outside your home province, or anywhere around the world.

**One annual premium covers you for the whole year, no matter how many trips you take** — so you don't have to buy insurance every time you travel. Coverage for an unlimited number of trips all year costs about the same as many other plans' coverage for just a single trip.

Where possible, your medical bills are paid directly — unlike some other plans that require the traveller to pay, then submit a claim for reimbursement.

### RECEIVE COVERAGE FOR EMERGENCY MEDICAL EXPENSES

This insurance covers expenses related to travel medical emergencies, whether it involves hospital care, surgery or medical treatment. Eligible expenses include:

- Semi-private hospital room, and expenses for intensive care and coronary units
- Treatment by a physician or surgeon
- X-rays and diagnostic tests
- Costs of emergency surgery (up to policy maximum)
- Licensed ambulance
- Emergency room charges
- Prescription drugs and medication
- Crutches and other medical appliances

### RECEIVE COVERAGE FOR SPECIALIZED EMERGENCY TREATMENT AND SERVICES

Travel Edge provides up to \$5,000,000 emergency travel medical coverage for each insured person per trip, and includes:

- Emergency dental expenses covering repair or replacement of natural teeth caused by an accidental blow to the face (up to \$2,000)
- Prescribed services of a chiropractor, physiotherapist and other approved specialists (up to \$200 each)
- Emergency transportation (including air ambulance services) when medically necessary
- Round-trip flights for up to two bedside companions outside the province of residence or country (up to \$3,000)
- Out of pocket expenses (up to \$500)
- Stolen or inoperable vehicle resulting in a return flight (up to \$5,000)

(Additional specialized benefits are outlined in the policy.)

## 2. Travel Edge Plus

Travel Edge *Plus* provides all the same medical coverage as Travel Edge, *plus* Flight Accident, Baggage Loss and Trip Cancellation coverage.

### FLIGHT ACCIDENT COVERAGE

If you or your insured family members die as the result of an injury caused by an accident while travelling as passengers on an airplane or helicopter shuttle service, the beneficiary will receive \$200,000 per insured person.

### BAGGAGE LOSS COVERAGE

If baggage is lost, stolen or damaged on an insured trip, you or your insured family members will be reimbursed up to \$250 per baggage item (such as a coat or pair of shoes) with a \$25 deductible. The maximum amount that can be claimed is \$500 for single coverage and \$2,000 for family coverage. The loss must be supported by an authorized official report and some exclusions apply, for example, jewellery and camera equipment.

### TRIP CANCELLATION COVERAGE

If you have to cancel a trip or return home from a trip early, you can lose out on prepaid travel costs. With this coverage, you or your insured family members will receive up to \$2,000 per person per trip for the non-refundable portion of prepaid travel arrangements and airfare in the case of:

- A medical emergency (or death) involving you or a member of your extended family, or of a travelling companion, business partner or member of their extended family, or the host at the trip destination
- Terrorism or civil disorder at your final destination for which the Canadian Government has issued an advisory against travelling
- A disaster that makes your home uninhabitable
- A quarantine of your residence
- Being subpoenaed to appear as a witness or being selected for jury duty

Additional Trip Cancellation coverage can be purchased on a per trip basis to a maximum of \$15,000 for a person with single coverage or \$30,000 for two or more family members with family coverage (regardless of the number of people in the family). **This Additional Trip Cancellation Coverage must be purchased on the same day you book your trip or prior to any cancellation penalties being chargeable for that trip.**

## Conditions and Limitations

This information is provided for your general guidance. Precise details, terms, conditions and exclusions are set out in the insurance contract for the Travel Edge Insurance and Travel Edge *Plus* Insurance plans. Please note that these plans do not cover expenses resulting from:

1. Any pre-existing medical condition if that condition was not stable in the 90 days immediately before each departure date.
2. Any loss, sickness, injury or expenses occurring while this policy or any of its benefits are not in effect, before the effective date or after the termination date or during a trip or part of a trip which is not an insured trip.
3. Any sickness, injury or medical condition for which a diagnosis need not have been made where a trip is undertaken for the purpose of securing medical treatment or advice.
4. Any investigation or treatment recommended or scheduled prior to any departure date, effective date or after the termination date.
5. Any treatment which can be reasonably delayed until you return to Canada (whether or not you intend to return) by the next available means of transportation, unless approved in advance by Allianz Global Assistance.
6. Medicines or drugs not approved for use by the appropriate government authority, experimental drugs, preventative, patent or proprietary medicines, vaccines, refill of an existing prescription, vitamins or vitamin preparations, and drugs or medicines which can be purchased over the counter.
7. Travelling against the advice of a physician or any loss resulting from a sickness or medical condition that was diagnosed by a physician as terminal prior to the effective date of this policy.
8. Major medical procedures, including but not limited to cardiac surgery, which are not approved in advance by Allianz Global Assistance.
9. Any rehabilitation or convalescent care.
10. Routine or elective treatment for pregnancy, including high-risk pregnancy, within the first 32 weeks of the pregnancy.
11. Pregnancy, childbirth or complications thereof after the 32<sup>nd</sup> week of pregnancy.
12. Losses while sane or insane due to:
  - emotional, mental or nervous disorders resulting from any cause, including but not limited to anxiety or depression; or
  - suicide, attempted suicide; or
  - intentional self-inflicted injury

13. Loss, death or injury, if at the time of the loss, death or injury, evidence supports that you were affected by, or the medical condition causing the loss was in any way contributed to by:
  - the use of alcohol, prohibited drugs, or any other intoxicant;
  - the non-compliance with prescribed treatment or medical therapy;
  - the use of medication or drugs that have not been approved by the appropriate government authority; or
  - the misuse of medication.
14. Act of war; kidnapping; act of terrorism caused directly or indirectly by nuclear, chemical or biological means; riot, strike or civil commotion; unlawful visit in any country.
15. Eye examinations, eyeglasses, sunglasses, contact lenses, hearing aids or prescriptions for same.
16. Air travel other than as a passenger in a commercial aircraft licensed to carry passengers for hire, except while being transported under the terms of the Emergency Air Ambulance benefit.
17. Injury resulting from training for or participating in:
  - speed contests usually and customarily in excess of 60 km per hour;
  - motor sport contests;
  - stunt activities, exhibitions or demonstrations of any kind;
  - professional sport activities; or
  - high-risk activities.
18. Sickness or injury resulting from a motor vehicle accident where you are entitled to receive benefits pursuant to any policy or legislative plan of motor vehicle insurance.
19. Any fraudulent, dishonest or criminal act by you, or any person acting with you, or your authorized representative, whether acting alone or in collusion with others.
20. Any loss incurred in a city, region, or country when, prior to the effective date, Global Affairs Canada issued a written warning to avoid all travel, or to avoid non-essential travel, to that city, region, or country.

Note: Coverage is not available to any individual who has:

- been diagnosed with a terminal illness
- been diagnosed with or had an episode of congestive heart failure
- Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV)
- Alzheimer's disease or any other type of dementia
- received any type of treatment for pancreatic cancer, liver cancer or any other type of cancer that has metastasized
- been prescribed or used home oxygen treatment in the past 12 months
- had a major organ transplant (i.e. heart, kidney, liver and/or lung)
- received kidney dialysis treatment in the past 12 months

For a complete list of exclusions, please see the Travel Edge & Travel Edge *Plus* Insurance Policy.

**“Pre-Existing Condition”** means a sickness, injury or medical condition, whether or not diagnosed by a physician:

- a) for which you exhibited signs or symptoms; or
- b) for which you required or received medical consultation; and
- c) which existed prior to the effective date of your coverage

**“Change of Prescribed Medication”** means medication dosage or frequency being reduced, increased, stopped and/or new medications being prescribed and/or taken by you. Change of Prescribed Medication, when supported in writing by your physician, will be considered for coverage in the following two (2) instances:

- a) The active ingredient or dosage of the medication remains the same or is decreased due to an improvement of the medical condition.
- b) Newly developed and introduced drugs on the market are prescribed where a definite improvement in the patient's condition is anticipated.

## Annual Premium Rates

Coverage for Travel Edge and Travel Edge Plus Insurance begins on the date your application and premium payment are received by CDSPI, or a later effective date that you specify, and is effective for one year from that date.

Premium rates include HST on the administration portion; other taxes are extra where applicable under federal or provincial laws.

## Determining Your Premium

### For single coverage:

First decide whether you want Travel Edge or Travel Edge *Plus*. Then simply make your choice of 15-, 30-, 60- or 90-days coverage, and find the premium on the appropriate option table that corresponds to your age.

### For family coverage:

First, select Travel Edge or Travel Edge *Plus*. Then, make your choice of 15-, 30-, 60- or 90-days coverage and add the figures that apply to each spouse's age from the appropriate option table.

Family coverage insures the parents and all dependent children under 21 years of age, or up to and including age 25 if attending university full-time. All insured family members are covered for all trips, whether travelling together or independently.

In addition, family coverage provides travel insurance at no additional cost for a caregiver (a person who is 18 years of age or older, not related to you by blood or marriage, who is employed to provide childcare in your family home) when the caregiver is travelling with your dependent children.

## TRAVEL EDGE

### ANNUAL PREMIUMS (Premiums valid until Dec. 31, 2018)

AGE	MAXIMUM DAYS PER TRIP			
	15 DAYS	30 DAYS	60 DAYS	90 DAYS
50 or under	\$ 54.03	\$ 64.84	\$185.71	\$304.57
51 - 65	\$ 88.56	\$106.28	\$211.49	\$381.94
66 - 75	\$187.62	\$225.14	\$428.11	\$746.68

## TRAVEL EDGE PLUS

### ANNUAL PREMIUMS (Premiums valid until Dec. 31, 2018)

AGE	MAXIMUM DAYS PER TRIP			
	15 DAYS	30 DAYS	60 DAYS	90 DAYS
50 or under	\$237.81	\$285.36	\$396.86	\$ 515.23
51 - 65	\$270.56	\$324.69	\$421.77	\$ 587.45
66 - 75	\$430.26	\$516.31	\$707.60	\$1,009.20

### APPLICABLE TAX – SK, MB, ON, QC, NL

AGE	MAXIMUM DAYS PER TRIP			
<b>SASKATCHEWAN</b>				
50 or under	\$14.27	\$17.12	\$23.81	\$30.91
51 - 65	\$16.23	\$19.48	\$25.30	\$35.25
66 - 75	\$25.82	\$30.98	\$42.46	\$60.55
<b>MANITOBA</b>				
50 or under	\$19.03	\$22.83	\$31.75	\$41.22
51 - 65	\$21.65	\$25.97	\$33.75	\$47.00
66 - 75	\$34.42	\$41.31	\$56.60	\$80.74
<b>ONTARIO</b>				
50 or under	\$19.03	\$22.83	\$31.75	\$41.22
51 - 65	\$21.65	\$25.97	\$33.75	\$47.00
66 - 75	\$34.42	\$41.31	\$56.60	\$80.74
<b>QUEBEC</b>				
50 or under	\$21.40	\$25.68	\$35.72	\$46.37
51 - 65	\$24.35	\$29.22	\$37.96	\$52.88
66 - 75	\$38.72	\$46.47	\$63.68	\$90.83
<b>NEWFOUNDLAND AND LABRADOR</b>				
50 or under	\$35.67	\$42.81	\$ 59.53	\$ 77.28
51 - 65	\$40.59	\$48.71	\$ 63.27	\$ 88.12
66 - 75	\$64.53	\$77.45	\$106.14	\$151.38

### ADDITIONAL TRIP CANCELLATION COVERAGE RATES

AGE	RATE PER \$100
65 or under	\$5.40
66 - 75	\$8.79

**Note:** Above basic amount of \$2,000. Available only for Travel Edge Plus. Plus applicable taxes for Saskatchewan (6%), Manitoba (8%), Ontario (8%), Quebec (9%) and Newfoundland and Labrador (15%). Additional Trip Cancellation Coverage must be purchased on the same day you book your trip or prior to any cancellation penalties being chargeable for that trip.

### TOP-UP COVERAGE RATES

TOTAL TRAVEL PERIOD DAYS	AGE		
	0-50	51-65	66-75
1-59	\$2.39	\$2.86	\$ 5.16
60-89	\$2.98	\$3.21	\$ 7.16
90-119	\$4.66	\$4.68	\$10.29
120-149	\$5.08	\$5.21	\$11.91
150-183	\$5.49	\$6.27	\$12.22

**Note:** For family coverage, combine the rates for the ages of the two oldest people travelling.