

DISCOVER CANADA PLAN



SUMMARY OF BENEFITS*

SUM INSURED OPTIONS	\$50,000, \$100,000, \$150,000, \$300,000, \$500,000, \$1,000,000
ELIGIBILITY	<p>To be eligible for coverage, on the effective date, you must:</p> <ul style="list-style-type: none"> Be a visitor to Canada or a person in Canada under a valid work or student visa, a Canadian or an immigrant not eligible for benefits under a government health insurance plan; and Be at least 15 days of age and no more than 90 years of age; and Not be travelling against the advice of a physician and/or have not been diagnosed with a terminal illness or congestive heart failure or be experiencing new or undiagnosed symptoms and/or know of any reason to seek medical attention; or Not require assistance with the activities of daily living (eating, bathing, dressing, functional mobility, using the toilet).
FAMILY RATES	Calculated at two times the premium for the eldest adult age 70 and under and includes dependent children age 22 and under
DEDUCTIBLE OPTIONS	<p>\$0, \$100, \$250, \$500, \$1,000, \$3,000, \$5,000, \$10,000, \$25,000</p> <p>Minimum \$500 deductible for ages 71-90</p>
TRAVEL OUTSIDE OF CANADA	<p>Worldwide coverage provided at least 51% of the coverage period is spent in Canada</p> <p>No coverage in country of origin</p>
WAITING PERIOD	<p>Age 0-70: 48 hours after the effective date for sickness</p> <p>Age 71-90: 5 days after the effective date for sickness</p>
PRE-EXISTING CONDITIONS	<p>Age 0-70: Covered for unexpected emergencies if stable for 90 days prior to the effective date</p> <p>Age 71-80: Covered for unexpected emergencies if stable for 180 days prior to the effective date</p> <p>Age 81-90: No coverage for any pre-existing medical condition</p>
ELIGIBLE MEDICAL EXPENSES	Emergency medical treatment for unforeseen sickness or injury
HOSPITAL ACCOMMODATION	Up to semi-private rate for inpatient care
MEDICAL SERVICES	Physician, surgeon, anesthetist and registered graduate nurse
DIAGNOSTIC SERVICES	X-rays and laboratory services
PRESCRIPTIONS	30-day supply up to \$2,000 per policy outside of hospital
PRIVATE DUTY NURSE	The limit is up to the policy limit
PARAMEDICAL SERVICES	Up to \$500 per practitioner: chiropractor, physiotherapist, osteopath or acupuncturist and psychiatrist/psychologist when deemed essential by physician
DENTAL ACCIDENT	Up to \$4,000
DENTAL PAIN	Up to \$500
MEDICAL APPLIANCES	Crutches, casts, splints, canes, slings etc.
AMBULANCE SERVICES	Reasonable & customary expenses
TRANSPORTATION TO BEDSIDE	Economy air-fare plus up to \$150 per day to a maximum of \$5,000 for meals and commercial accommodation
MEALS & ACCOMMODATION	\$150 per day up to \$3,000
EMERGENCY AIR TRANSPORTATION	Up to policy limit
MATERNITY	Up to \$5,000 provided pregnancy commenced after the effective date and the policy remains in force for the entire duration of the pregnancy
PHYSICAL EXAM***	Up to \$250 for one visit in any 12 month period
EYE EXAM**	Up to \$100 for one visit in any 12 month period
VACCINES**	Up to \$100 for any 12 month period
REPATRIATION OF REMAINS	Up to \$10,000
ACCIDENTAL DEATH & DISMEMBERMENT	\$50,000
FLIGHT ACCIDENT	\$50,000

*Please refer to the Policy for full coverage details.

**A minimum of 6 months continuous coverage must be purchased to be eligible for this benefit.

***A minimum of 9 months continuous coverage must be purchased to be eligible for this benefit.

2025-02EN

CONTACT US TODAY TO GET STARTED!

Book a call with our licensed advisors or contact us to explore your insurance solutions today!

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