

We don't like to think about it, but sudden, unexpected accidents or illnesses do happen, and trying to find and pay for adequate medical attention can be difficult when you are abroad.

Health care costs around the world can be very expensive. Hospitals can charge thousands of dollars per day. Your health plan may or may not cover a minute portion of these costs. Without adequate insurance coverage you could be responsible from dollar one, which could create a massive impact on your personal finances. Why take the risk?

Specializes in Hospital and Medical Insurance for Visitors, Travellers and International Students

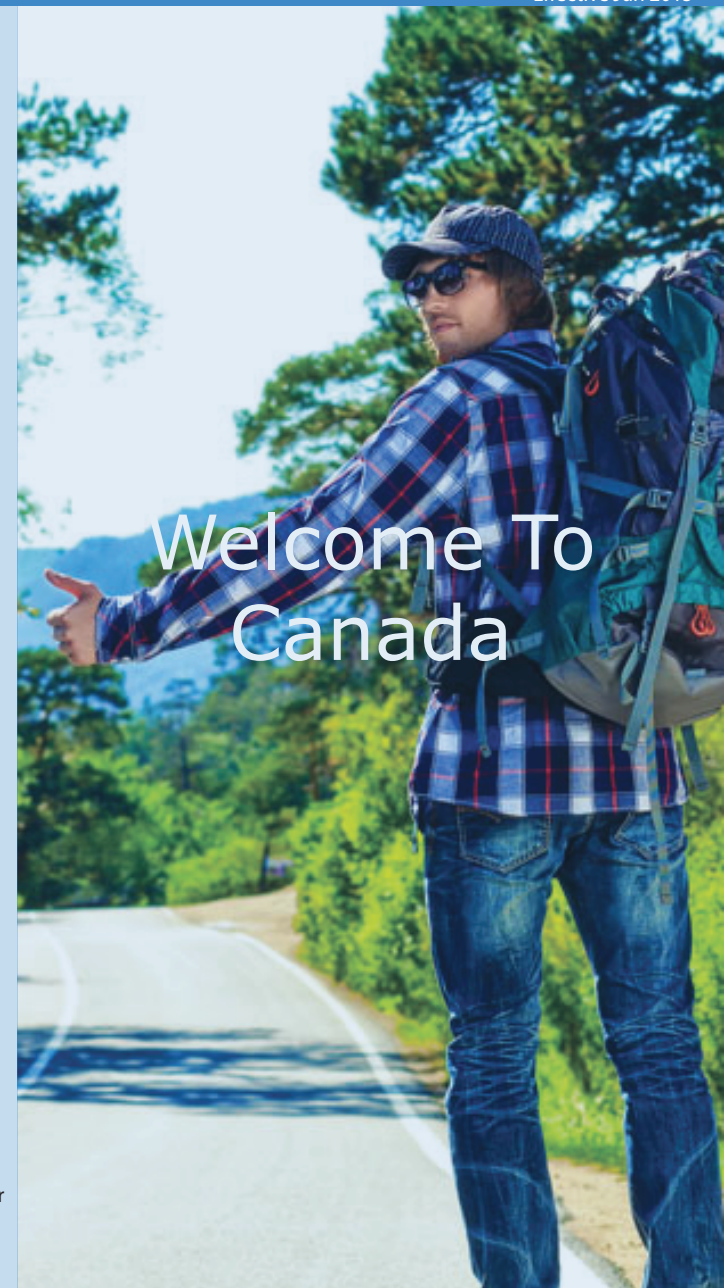


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Insurance is administered by **JF Insurance Agency Group Inc.**
Travel assistance and claims services are provided by **Ontime Care Worldwide Inc.** and **SelectCare Worldwide Inc.**
Insurance is underwritten **CUMIS General Insurance Company**, a member of **The Co-operators group of companies**

This brochure provides a description of the coverage available. The full details of the coverage are contained in the policy including limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Policy, the Policy shall govern.



Medical Benefits Highlights

Hospital Accommodation

•Reasonable and customary cost for inpatient and outpatient treatment

Physician Charges

•Medical treatment by a physician

Diagnostic Services

•Reasonable and customary cost for x-rays and laboratory tests

Private Duty Nursing during Hospitalization

•Up to the sum insured

Ambulance Services

•When reasonable and medically necessary, licensed ground ambulance service to the nearest hospital

Prescription Drugs

•Up to \$500, limited to a 30-day supply per prescription unless you are hospitalized

Medical Appliances

•Cast, splints, trusses, braces, crutches, rental of a wheelchair or other minor medical appliances

Paramedical Services

•Chiropractor, chiropractor, osteopath, physiotherapist or podiatrist, up to \$500 per type of practitioner provided such treatment is prescribed by a physician and approved by Ontime Care

Acupuncture

•Up to \$500 with a 365-day policy

Treatment of Dental Accident

•Up to \$3,000

Emergency Relief of Dental Pain

•Up to \$500

Flight Accident

•Up to sum insured

Repatriation

•When approved in advance by Ontime Care Worldwide Inc.

Preparation and Return of Remains

•Up to \$10,000

JF Insurance Agency Group Inc.						
Effective Jun 1, 2015						
JF OPTIMUM PLUS VISITOR PLAN						
Rate Schedule 1 - Daily Rates						
With stable pre-existing conditions coverage option						
\$0 Deductible						
	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000	\$150,000
Up to 25	\$1.70	\$2.04	\$2.27	\$2.49	\$3.59	\$4.30
26-40	\$1.86	\$2.22	\$2.49	\$2.74	\$4.02	\$4.66
41-60	\$2.14	\$2.55	\$2.86	\$3.11	\$4.95	\$5.75
61-64	\$2.44	\$3.20	\$3.84	\$4.14	\$5.13	\$6.34
65-69	\$3.00	\$3.91	\$4.72	\$5.09	\$5.94	\$7.40
70-74	\$4.85	\$6.32	\$7.60	\$8.35	\$9.79	\$12.17
75-79	\$5.80	\$7.54	\$8.96	\$9.88	\$11.59	\$14.41
80-85	\$11.48	N/A	\$17.76	\$19.58	\$22.95	N/A
86+	N/A	N/A	N/A	N/A	N/A	N/A
Rate Schedule 2 - Daily Rates						
Without stable pre-existing conditions coverage option						
Age 70 to Age 85: \$0 Deductible						
Age 86 and older: \$500 Deductible						
	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000	\$150,000
Up to 25	N/A	N/A	N/A	N/A	N/A	N/A
26-40	N/A	N/A	N/A	N/A	N/A	N/A
41-60	N/A	N/A	N/A	N/A	N/A	N/A
61-64	N/A	N/A	N/A	N/A	N/A	N/A
65-69	N/A	N/A	N/A	N/A	N/A	N/A
70-74	\$3.82	\$4.99	\$5.99	\$6.59	\$8.12	N/A
75-79	\$4.59	\$5.98	\$7.11	\$7.83	\$10.32	N/A
80-85	\$6.23	\$7.88	\$9.69	\$10.43	\$13.94	N/A
86+	\$9.57	\$12.37	\$14.90	\$16.40	\$22.30	N/A
Deductible Options: (Not Available to Age 86 and older)						
\$100 Deductible			5% Discount			
\$1,000 Deductible			20% Discount			
\$2,500 Deductible(Disappearing)			30% Discount			
<i>Applies to \$25,000 Policy Limit only - Any Age - Per Person, per claim</i>						
\$2,500 Deductible(Disappearing)			25% Discount			
<i>Applies to \$50,000 Policy Limit only - Up to Age 85 - Per Person, per claim</i>						
\$3,000 Deductible			30% Discount			

Eligibility

To be eligible for coverage under this plan, the applicant must:

1. be a visitor to Canada, a person with a Canadian work visa or super visa, an immigrant to Canada or a Canadian resident, who is not eligible for a provincial or territorial government health insurance plan in Canada;
2. be at least 15 days old on the date of purchase;
3. not have been diagnosed with a terminal illness; or not have been diagnosed with stage 3 or 4 cancer; or
4. not have been diagnosed with or have required medical treatment for kidney disease requiring dialysis; or
5. not have been diagnosed with or have had an episode of congestive heart failure; or
6. not have had a lung condition for which, in the last 12 months, you have been prescribed or used home oxygen; or
7. not have received or is awaiting a bone marrow or major organ transplant.