

**TRAVEL &
MAJOR MEDICAL
INSURANCE**



Designed to Protect You and Your Family

DON'T LEAVE HOME WITHOUT IT!

We've all heard the stories of how someone without coverage was hit with a huge medical expense when they were forced to get treatment in the USA or a foreign country.

Hospitalization can run into hundreds of dollars per day, surgeries can cost thousands. An extended recovery can reach hundreds of thousand of dollars.

You have enough to worry about when taking a trip without remembering to buy travel insurance. BeneFitsMyWay Travel Insurance covers you and your family for an unlimited number of trips per year up to 60 days in duration per trip.

**PROTECTION FROM LARGE
UNPLANNED MEDICAL EXPENSES**

Major Medical Insurance is ideal as a supplement to your BeneFitsMyWay plan to provide protection from unforeseen, serious accidents and medical emergencies.

Low monthly premiums:

49 years of age & younger	Single \$21.95 Family \$32.95
50 years of age & older	Single \$26.95 Family \$39.95

WHO IS ELIGIBLE?

Only BeneFitsMyWay plan holders and their employees are eligible for Travel and Major Medical Insurance.

DO I NEED MAJOR MEDICAL INSURANCE ?

Your BeneFitsMyWay plan is a very tax-efficient way to be reimbursed for every day medical expenses incurred but the expense of a large unforeseen accident, sickness or disease may be daunting. Major Medical Insurance acts as a "stop-loss" against these large unforeseen expenses that your business may not be able to comfortably budget for.

WHY BUY ANNUAL TRAVEL COVERAGE?

If you take more than one trip per year the cost of annual travel insurance is usually cheaper than buying separate policies for each trip. Many people also like the convenience of knowing that they always have the protection in place rather than trying to remember to buy insurance prior to each trip.

Relax, We Have You Covered

As a BeneFitsMyWay Member you also have access to these valuable plans

- Critical Illness Insurance
- Diagnostic and Specialist Access Insurance



TRAVEL INSURANCE

Any time you or a family member suffer an unexpected medical emergency while traveling outside the province, you can be covered for:

MEDICAL ASSISTANCE

- \$1 Million in Coverage per person, per trip.
- Medical expenses are guaranteed or advanced to service provider
- Transportation home or to a different medical facility
- Referrals to physicians, pharmacists and medical facilities

FAMILY SERVICE AND SUPPORT

- Travel expenses if stranded due to a medical emergency
- Accompaniment home for dependant children

ADDITIONAL SERVICES

- Unlimited trips per year up to 60 days each
- Return home of rental or personal vehicle
- Assistance finding lost luggage
- Interpretation services
- Available to age 70
- No deductible

MAJOR MEDICAL

Protect yourself from large unforeseen medical expenses as a result of an accident, sickness or disease.

Major Medical coverage provides the following benefits:

- Emergency and non-emergency medical injury or sickness while in Canada
- Up to \$125,000 per year, per person, per injury or illness – in the following areas:
 - Hospital Charges
 - Prescription Drugs
 - Nursing Services
 - Ambulance Service
 - Services of licensed practitioners
i.e. Chiropractor, Osteopath, Speech Therapist
- \$2,500 deductible per person. This deductible is eligible to be claimed through your BeneFitsMyWay Plan.

Protect you and your family register now!

Visit www.benefitsmyway.ca or call one of our benefit specialists at 1-866-820-2188.

Please refer to the policy for more information on risks insured, benefits, conditions, limitations and exclusions that may apply to you.

Coverage Provided by:



BENEFiTS
MYWAY

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