



# Annual Travel Insurance

Travel is full of unexpected adventures. In an emergency medical situation, however, you may not always know where to turn, or be prepared to deal with sudden additional expenses to get you well and get you home. Your provincial health care coverage is limited, even within Canada.

When you enroll in the MROO Health Insurance or Health and Dental Insurance plan, consider adding MROO Annual Travel Insurance.\* With the extra coverage, you can travel with confidence, knowing that help is just a phone call away.

**\*Note:** MROO Annual Travel Insurance must be purchased at the time of enrollment in the MROO Health Insurance plan. It is not available as a stand-alone coverage.

MROO Annual Travel Insurance is underwritten by The Manufacturers Life Insurance Company.

## Eligibility

You and/or your spouse must be covered under the Government Health Insurance Plan of your province or territory of residence and have your permanent residence in Canada to enroll in the MROO Annual Travel Insurance plan.

When you and/or your spouse apply for MROO Health Insurance, this will be the only chance to apply for MROO Annual Travel Insurance. When you are accepted for MROO Health Insurance you are guaranteed acceptance for MROO Annual Travel Insurance.

If you and your spouse are enrolling in MROO Health Insurance as a couple and you are adding MROO Annual Travel Insurance, you must take couple coverage for both plans.

## Summary of benefits

**Choose the insurance that meets your travel needs from unlimited trips of up to 30, 45, 60, 90, 120, 150 or 180 days during the policy year.**

- Up to \$5 million of coverage per insured person, per trip (certain benefit limits apply)
- Favourable stability period for pre-existing medical conditions – three months for high blood pressure and six months for other conditions
- Once enrolled, there is no maximum age limit for coverage
- The trip duration may be changed annually, with no medical questions

If you are taking a longer trip than your MROO Annual Travel Insurance allows, you can contact our travel insurance provider directly at 1-833-389-1088 to purchase a separate, individual travel insurance plan for the additional days.

They also offer non-medical coverage, which includes Trip Cancellation, Trip Interruption, Baggage and Personal Effects benefits, and more. Trip Cancellation coverage begins on the date of purchase.

## Worldwide assistance on call

After enrollment, you will be issued a medical assistance card with emergency telephone numbers that you can call in the event of a medical emergency.



### Pre-existing medical conditions<sup>1</sup>

If you have a pre-existing medical condition, coverage is available provided it has remained stable for a period of six months immediately prior to departure. For high blood pressure conditions only, the stability period is three months.

Your policy will include the definition of “stable”. Refer to your policy for the complete list of benefits, exclusions and limitations.

### Benefits under this insurance coverage<sup>2</sup>

The chart on the right summarizes your insurance coverage under the Annual Travel Insurance. This coverage is subject to the terms and conditions of the policy. Refer to the policy wording for complete benefit details. This chart replaces any and all benefit charts previously issued to you with respect to the policy wording. All amounts indicated are in Canadian currency, unless indicated otherwise.

<sup>1</sup> Pre-existing medical conditions may need to be stable for a certain period of time in order to be eligible for coverage under this insurance, even when no medical questionnaire is required.

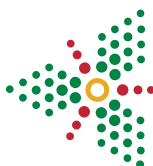
<sup>2</sup> Certain conditions, limitations and exclusions may apply.

| Benefit                                    | Limit                                                                                                                   |
|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| Hospital or Medical Facility Accommodation | Reasonable and Customary Costs*, Private Room                                                                           |
| Incidental Expenses                        | Up to \$250                                                                                                             |
| Physician Charges                          | Reasonable and Customary Costs*                                                                                         |
| Private Duty Nurse                         | Up to \$5,000                                                                                                           |
| Diagnostic Services                        | Reasonable and Customary Costs*                                                                                         |
| Medical Appliances                         | Reasonable and Customary Costs*                                                                                         |
| Paramedical Services                       | \$500 per Profession                                                                                                    |
| Prescriptions                              | 30-day Supply per Prescription                                                                                          |
| Lost Prescriptions                         | Up to \$250                                                                                                             |
| Ground Ambulance Services                  | Reasonable and Customary Costs*                                                                                         |
| Emergency Air Transportation               | Reasonable and Customary Costs*                                                                                         |
| Transportation to Bedside                  | Economy Round-trip Airfare and up to \$250 per Day, to \$5,000 for Meals and Accommodation per Trip                     |
| Return of Travel Companion                 | One-way Economy Airfare                                                                                                 |
| Return of Deceased                         | Up to \$15,000 for the Cost of Preparation and Transportation of Deceased, or up to \$5,000 for Cremation and/or Burial |
| Meals and Accommodation                    | Up to \$250 per Day, to a Maximum of \$5,000 per Trip                                                                   |
| Treatment of Dental Accidents              | Up to \$2,500                                                                                                           |
| Treatment of Dental Pain                   | Up to \$300                                                                                                             |
| Pet Return                                 | Up to \$500                                                                                                             |
| Vehicle Return                             | Up to \$10,000                                                                                                          |
| Alternate Transportation                   | Up to \$5,000                                                                                                           |
| Medical Referral                           | Up to \$75,000, per person, per lifetime                                                                                |

\*Reasonable and Customary Costs means costs that are incurred for approved, covered medical services or supplies that do not exceed the standard fee of other providers of similar standing in the same geographical area, for the same treatment of a similar sickness and/or injury.

Refer to the MROO Annual Travel Insurance and Health & Dental Insurance Application Form for product rates. At any time, visit our website: [www.mrooinsurance.ca/vplus](http://www.mrooinsurance.ca/vplus) for online enrollment.

## Don't miss out! Enroll today.



**MROO**

**Municipal Retirees  
ORGANIZATION ONTARIO**

This information is intended for promotional purposes and is not an insurance policy. It is not an offer of insurance. It contains some information about coverages offered by The Manufacturers Life Insurance Company but it does not list all of the conditions and exclusions that apply to the described coverages. The actual wording of the policy governs all situations. The products described are subject to change without notice at any time.

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