



enVia
BENEFITS PROGRAM



Comprehensive Medical Insurance for Visitors to Canada

enVia Visitors Program Emergency Medical Insurance

Two Plans - Enhanced or Premium - including these benefits:

- **Hospital Accommodation:** semi private room / emergency outpatient consultations
- **Physician Charges:** medical treatment by a physician / reasonable & customary charges*
- **Private Duty Nursing:** reasonable & customary*
- **Paramedical Services:** physiotherapist, chiropractor, osteopath and podiatrist up to \$500 per profession
- **Diagnostic Services:** laboratory tests and X-rays
- **Medical Appliances:** crutches, casts, splints, canes, etc.
- **Prescription Drugs:** limited to a 30 day supply per medication
- **Ambulances & Emergency Air Transportation:** when medically necessary
- **Dental Accidents & Dental Pain:** up to \$3,000
- **Repatriation of Remains:** up to \$10,000
- **Return & Escort of Children:** economy airfare
- **Return of Baggage:** up to \$500
- **Accidental Death & Dismemberment:** up to \$25,000 (or \$50,000 Premium)
- **Flight Accident:** up to \$50,000 (or \$100,000 Premium)
- **Vaccines:** \$100** (Premium plan only)
- **Physical Exam:** \$250 per policy year** (Premium Plan only)
- **Eye Exam:** \$100 per policy year** (Premium Plan only)
- **Maternity Care:** \$10,000 per policy year (Premium Plan only)

All benefit limits are in Canadian currency.

* **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.

** Not subject to a deductible.



Flexible Plans, Unbeatable Options

- ✓ Family or single coverage
- ✓ Choice of policy maximum based on your needs: \$25,000 / \$50,000 / \$100,000 / \$150,000 or \$300,000
- ✓ Coverage for up to 365 days
- ✓ Coverage for temporary visits to other countries excluding the country of origin
- ✓ Coverage extensions available
- ✓ No deductible on Enhanced Plan



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enVia Visitors Program Emergency Medical Insurance

Eligibility:

To be eligible for coverage you must:

- Be visitor to Canada, a person with a valid work or student visa, a Canadian resident or an immigrant not eligible for a government health insurance plan in Canada;
- Be at least 15 days of age and less than 70 years of age;
- Not be travelling against the advice of a physician and/or have been diagnosed with a terminal illness;
- Not be experiencing new or undiagnosed symptoms.
- Not require assistance with the activities of daily living.
- Coverage may be purchased prior to your arrival in Canada or within 30 days thereof (subject to waiting period).
- Your spouse and/or child(ren) must also meet all of the above criteria to be eligible for coverage.



CanAssistance is here for you, On Call Around the World, Day or Night

When it comes to an emergency, time is a critical factor. **CanAssistance's** toll free number is the solution.

Each caller is connected with a courteous and professional case coordinator who will answer your questions and assist in obtaining medical services 365 days/year.



CanAssistance

- Benefit information
- Urgent Message relay
- Claims information
- Personalized service
- Fewer forms to fill out
- Medical assistance
- Interpretation service
- Direct billing instructions
- Fast payment of claims
- Quick answers to questions

enVia Visitors Program - DAILY RATE TABLE							
Ages	Enhanced Plan				Premium Plan		
	\$25,000	\$50,000	\$100,000	\$150,000	\$100,000	\$150,000	\$300,000
0 to 25	\$1.53	\$1.82	\$2.36	\$3.14	\$3.78	\$4.76	\$5.86
26 to 35	\$1.75	\$2.07	\$2.69	\$3.58	\$4.31	\$5.43	\$6.68
36 to 40	\$1.75	\$2.07	\$2.69	\$3.58	\$4.31	\$5.43	\$6.68
41 to 54	\$2.18	\$2.59	\$3.36	\$4.47	\$5.38	\$6.78	\$8.34
55 to 59	\$2.18	\$2.59	\$3.36	\$4.47	\$5.38	\$6.78	\$8.34
60 to 64	\$2.61	\$3.09	\$4.01	\$4.47	\$6.42	\$6.78	\$9.95
65 to 69	\$3.34	\$3.96	\$5.14	\$6.84	\$8.22	\$10.36	\$12.74
70 to 74	\$4.61	\$5.46	\$7.09	\$9.43	N/A	N/A	N/A
75 to 79	\$5.73	\$6.78	\$8.81	\$11.72	N/A	N/A	N/A
80 to 84	\$9.36	\$11.09	\$14.40	\$19.15	N/A	N/A	N/A
85 to 89	\$12.92	\$15.30	\$19.87	\$26.43	N/A	N/A	N/A
Enhanced Plan Fine Print				Premium Plan Fine Print			
Ages	Pre-existing Conditions Clause			Pre-existing Conditions Clause			
0 to 70	90 Days Stability			90 Days Stability, \$500 deductible			

Note: Family Rates are 2 times the Single Daily Rate of the eldest applicant.

This brochure 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 Berkley Canada 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 and rates described are subject to change without notice at any time.

enVia Visitors To Canada Emergency Medical Insurance is underwritten by Berkley Canada.

Get covered today! For additional information, please contact:

enVia Benefits Program
30 Kelfield Street
1-877-755-9670 toll-free
info@envia.ca | www.envia.ca





enVia Visitors To Canada Emergency Medical Insurance Application Form

Section 1: General Information

APPLICANT LAST NAME		FIRST NAME		MARITAL STATUS <input type="radio"/> MARRIED <input type="radio"/> SINGLE <input type="radio"/> COMMON-LAW <input type="radio"/> OTHER _____	
DATE OF BIRTH (DD/MM/YYYY)	SEX <input type="radio"/> MALE <input type="radio"/> FEMALE	LANGUAGE <input type="radio"/> ENGLISH <input type="radio"/> FRENCH		COUNTRY OF ORIGIN	
ADDRESS IN CANADA		CITY	PROVINCE	POSTAL CODE	
TELEPHONE		EMAIL ADDRESS			
CONTACT PERSON IN CANADA - LAST NAME		FIRST NAME		YOUR EMPLOYMENT STATUS <input type="radio"/> FULL-TIME <input type="radio"/> PART-TIME <input type="radio"/> TEMP <input type="radio"/> CONTRACTOR	
ADDRESS		CITY	PROVINCE	POSTAL CODE	
TELEPHONE		EMAIL ADDRESS			

Section 2: Dependent Information (if applicable and applying for "Family Coverage")

Last Name	First Name & Initial	Sex (M/F)	Birthdate (DD/MM/YYYY)	Child Aged 21-25 (or 25+ if Disabled)
Spouse:				
Child:				<input type="radio"/> STUDENT <input type="radio"/> DISABLED
Child:				<input type="radio"/> STUDENT <input type="radio"/> DISABLED
Child:				<input type="radio"/> STUDENT <input type="radio"/> DISABLED
Child:				<input type="radio"/> STUDENT <input type="radio"/> DISABLED

If a Child is over age 21, state if a Student or Disabled. Students only covered up to age 25 and must provide proof of attendance at school (ie. a copy of their student card).

Section 3: Benefit Coverage

Type of Coverage **Single Plan** **Family Plan** (If applying for Family Coverage, please complete Dependent Information section above)

Application Type **New Policy** **Additional Policy or Add Dependent** to existing Policy No. _____

Visit Details	DEPARTURE DATE FROM COUNTRY OF ORIGIN (DD/MM/YYYY)	APPLICATION DATE (DD/MM/YYYY)	EFFECTIVE DATE (DD/MM/YYYY)	NUMBER OF DAYS	EXPIRY DATE (DD/MM/YYYY)

Plan Selection **Enhanced Plan:** \$25,000 \$50,000 \$100,000 \$150,000
OR
 Premium Plan: \$100,000 \$150,000 \$300,000

Daily Rate Lookup (Select the rate for your chosen Plan, Coverage Level and Age Group. If applying for Family Coverage, select the rate of the ELDEST applicant)

enVia Visitors Program - DAILY RATE TABLE							
Ages	Enhanced Plan				Premium Plan		
	\$25,000	\$50,000	\$100,000	\$150,000	\$100,000	\$150,000	\$300,000
0 - 25	\$1.53	\$1.82	\$2.36	\$3.14	\$3.78	\$4.76	\$5.86
26 - 35	\$1.75	\$2.07	\$2.69	\$3.58	\$4.31	\$5.43	\$6.68
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60 - 64	\$2.61	\$3.09	\$4.01	\$4.47	\$6.42	\$6.78	\$9.95
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70 - 74	\$4.61	\$5.46	\$7.09	\$9.43	N/A	N/A	N/A
75 - 79	\$5.73	\$6.78	\$8.81	\$11.72	N/A	N/A	N/A
80 - 84	\$9.36	\$11.09	\$14.40	\$19.15	N/A	N/A	N/A
85 - 89	\$12.92	\$15.30	\$19.87	\$26.43	N/A	N/A	N/A

Rate Calculation: * Note: Family Rates are 2 times the Single Daily Rate of the eldest applicant.

Age of Eldest Applicant _____ **Number of Days:** _____ **X Daily Rate* \$** _____ **= Total Premium Due \$** _____ **(A)**

Section 4: Premium Payment

Total Premium Due \$ _____ (A)

Method of Payment:

VISA MASTERCARD

Name as it appears on card:

Credit Card Number:

Expiry Date:

 /

Section 5: Waiting Period, Eligibility, Declaration & Authorization

I understand that this emergency medical insurance is subject to limitations and exclusions. I am aware that pre-existing medical conditions may be excluded as set out in the Exclusions of the policy. I further certify that the information given in this application is correct and that coverage under this policy may be void if I misrepresent or fail to disclose any material fact. I understand the Waiting Period as specified below:

Age 70 or under:

If I purchase my policy:

1. within 30 days of my arrival in Canada:

- a. I understand that this coverage excludes any loss as a result of sickness or symptoms which manifested or were contracted or treated within 48 hours following the policy effective date.

To be eligible for coverage you must:

- Be a visitor to Canada, a person with a valid work or student visa, a Canadian resident or an immigrant not eligible for a government health insurance plan;
- Be at least 15 days of age and less than 70 years of age;
- Not be travelling against the advice of a physician and/or have been diagnosed with a terminal illness;
- Not be experiencing new or undiagnosed symptoms.
- Not require assistance with the activities of daily living.
- Coverage may be purchased prior to your arrival in Canada or within 30 days thereof.
- Your spouse and/or child(ren) must also meet all of the above criteria to be eligible for coverage.

PRE-EXISTING CONDITIONS EXCLUSION:

This policy does not cover losses or expenses related in whole or in part due to any sickness, injury or medical condition that was not stable in the 90 days prior to the effective date.

X

Signature of Plan Member (in full)

Date (DD/MM/YYYY)

Please mail, fax or scan & email this application to:

**enVia Benefits Program
30 Kelfield Street
Toronto, ON M9W 5A2**

Toll-free: 1-877-755-9670

Fax: 705-721-0352

E-mail: info@envia.ca