

# DISCOVER CANADA PLAN



## SUMMARY OF BENEFITS\*

<b>SUM INSURED OPTIONS</b>	\$50,000, \$100,000, \$150,000, \$300,000, \$500,000, \$1,000,000	<b>ELIGIBLE MEDICAL EXPENSES</b>	Emergency medical treatment for unforeseen sickness or injury
<b>ELIGIBILITY</b>	<p>To be eligible for coverage, on the effective date, you must:</p> <ul style="list-style-type: none"> <li>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</li> <li>Be at least 15 days of age and no more than 90 years of age; and</li> <li>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</li> <li>Not require assistance with the activities of daily living (eating, bathing, dressing, functional mobility, using the toilet).</li> </ul>	<b>HOSPITAL ACCOMMODATION</b>	Up to semi-private rate for inpatient care
<b>FAMILY RATES</b>	Calculated at two times the premium for the eldest adult age 70 and under and includes dependent children age 22 and under	<b>MEDICAL SERVICES</b>	Physician, surgeon, anesthetist and registered graduate nurse
<b>DEDUCTIBLE OPTIONS</b>	<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>	<b>DIAGNOSTIC SERVICES</b>	X-rays and laboratory services
<b>TRAVEL OUTSIDE OF CANADA</b>	<p>Worldwide coverage provided at least 51% of the coverage period is spent in Canada</p> <p>No coverage in country of origin</p>	<b>PRESCRIPTIONS</b>	30-day supply up to \$2,000 per policy outside of hospital
<b>WAITING PERIOD</b>	<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>	<b>PRIVATE DUTY NURSE</b>	The limit is up to the policy limit
<b>PRE-EXISTING CONDITIONS</b>	<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>	<b>PARAMEDICAL SERVICES</b>	Up to \$500 per practitioner: chiropractor, physiotherapist, osteopath or acupuncturist and psychiatrist/psychologist when deemed essential by physician
		<b>DENTAL ACCIDENT</b>	Up to \$4,000
		<b>DENTAL PAIN</b>	Up to \$500
		<b>MEDICAL APPLIANCES</b>	Crutches, casts, splints, canes, slings etc.
		<b>AMBULANCE SERVICES</b>	Reasonable & customary expenses
		<b>TRANSPORTATION TO BEDSIDE</b>	Economy air-fare plus up to \$150 per day to a maximum of \$5,000 for meals and commercial accommodation
		<b>MEALS &amp; ACCOMMODATION</b>	\$150 per day up to \$3,000
		<b>EMERGENCY AIR TRANSPORTATION</b>	Up to policy limit
		<b>MATERNITY</b>	Up to \$5,000 provided pregnancy commenced after the effective date and the policy remains in force for the entire duration of the pregnancy
		<b>PHYSICAL EXAM***</b>	Up to \$250 for one visit in any 12 month period
		<b>EYE EXAM**</b>	Up to \$100 for one visit in any 12 month period
		<b>VACCINES**</b>	Up to \$100 for any 12 month period
		<b>REPATRIATION OF REMAINS</b>	Up to \$10,000
		<b>ACCIDENTAL DEATH &amp; DISMEMBERMENT</b>	\$50,000
		<b>FLIGHT ACCIDENT</b>	\$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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