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The benefits described may be modified without prior notice.

Viator™ Inpatient Health Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc.

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Other Viator™ Products

Group Travel Medical Emergency Insurance

Provides emergency medical and assistance benefits for participants of employer, union and association groups, while travelling outside their province/territory of residence or Canada.

Priority Care Health Insurance

A health insurance plan for individuals and groups which provides access, without delay, to the best health facilities, as well as the support of our 24/7 medical team while undergoing treatment.

Expatriate Insurance

More than an emergency medical insurance plan. Provides coverage for ongoing medical and preventative care while residing outside Canada for extended periods.

Group Stop-Loss Insurance

Provides an affordable solution to reduce the employer's risk of self-funding group extended health and drug plans by assuming the risk once a predetermined claim threshold is reached.



Worldwide Medical Assistance

Global Excel is a full service emergency medical assistance company providing multilingual assistance 24/7.

Medical case management is provided by a multidisciplinary team of case managers, registered nurses and on site physicians.

Services:

- Medical record review
- Medical referral
- Case management
- Travel assistance
- Repatriation
- Direct billing
- Cost containment
- Claims administration
- Co-ordination of benefits

Viator™ /Inpatient Health Insurance



No matter where
you are in the world,
we are there to help!



Viator™ Inpatient Health Insurance

∴ What is Viator™ Inpatient Health Insurance?

As an employer-sponsored benefit, Viator™ Inpatient Health Insurance provides foreign nationals, new and returning Canadians, and their families, with a temporary coverage that fills the gap created by waiting periods and residency requirements for provincial health insurance plan coverage.

∴ Who is eligible?

Insured persons must:

- be under the age of seventy (70),
- have arrived in Canada, and
- not be covered under a Canadian government health insurance plan.

Dependents are also eligible for this insurance, even after the principal insured becomes covered under a Canadian government health insurance plan.

∴ Why purchase Viator™?

- Comprehensive benefit package.
- Healthcare benefits when access to a provincial government health insurance plan is not available or pending.
- Protection against the financial costs of eligible unforeseen injury or sickness.
- In-house medical assistance and claims administration 24 hours a day, 7 days a week.
- Direct billing of services, whenever possible.

Do your groups have unique benefit needs?

etfs provides comprehensive health and travel insurance benefit solutions.

∴ Benefit summary

Benefit	Limit	Description
Hospital Benefits	Reasonable and Customary Costs	Up to public ward accommodations.
Diagnostic Services	Reasonable and Customary Costs	Includes x-ray, lab tests and nuclear medicine procedures.
Ambulance Charges	Reasonable and Customary Costs	Ground ambulance to nearest hospital, from hospital to hospital and from hospital to insured person's residence.
Paramedical Services		
• Chiropractor	\$220 per policy year	Includes radiological examinations.
• Osteopath	\$155 per policy year	Includes diagnostic tests.
• Chiropracist or podiatrist	\$135 per policy year	Includes diagnostic tests.
• Physiotherapist	\$500 per policy year	When prescribed by a licensed physician.
Out-Patient Services		
• Routine Health Examination	\$250 per policy year	One routine annual examination by a licensed physician.
• Eye Examination (Optometrist or Ophthalmologist)	\$100 per policy year	Examination to determine the need to purchase or replace spectacles or contact lenses.
Psychologist Services	\$500 per policy year	Services of a registered psychologist.
Emergency Dental Treatment	\$2,500 per policy year	When accidental blow to the mouth or face occurs.
Repatriation or Local Burial	\$5,000	Preparation and transportation or the preparation and local burial of mortal remains.
Emergency Medical Evacuation	Reasonable and Customary Costs	Licensed air ambulance to or from the nearest hospital for required medical treatment.
Emergency Out-of-Province	Up to Provincial Health Insurance Plan maximums	30 days per trip.*
Obstetrics and Well-baby Care	\$10,000 per policy year	Must be insured for the entire term of the pregnancy.
Return Home Benefits	\$5,000	Transportation back to province of residence.

* The purchase of supplementary insurance when travelling outside Canada is advised as emergency health services typically cost more than provincial health insurance plan maximums. All amounts indicated are in Canadian currency, unless indicated otherwise.

∴ Plan Highlights

- Designed for employers with:
 - foreign nationals living and working in Canada temporarily, or
 - employees who are new or returning Canadians, subject to a mandatory government health insurance plan waiting period.
- Coverage Options of: \$100,000, \$500,000 or \$1,000,000.
- Coverage can be purchased monthly or for longer periods of up to 12 months at a time.
- Single, Couple and Family rates available.

Employees are a company's most important asset

