



Comparing Plans on the 21st Century Visitor to Canada Product - Version V10

Plan	Enhanced	Standard	Basic
Availability at which Ages	To Age 85	Age 0 - 85	No Age Limit
Rates Relative to Our Other Plans	100%	Average 26% below Enhanced	Average 40% Below Enhanced
Companion Rates	Yes	Yes	Yes
Family Rates	Yes	Yes	Yes
Maximum Coverage	\$200,000	\$200,000	To Age 85: \$200,000 86 or older: \$100,000
Monthly Pay Option	Yes, for \$100K and up	Yes, for \$100K and up	Yes, for \$100K and up
Two Year Option	Yes, for \$100K and up	Yes, for \$100K and up	Yes, for \$100K and up
Side Trip Coverage	Yes	Yes	Yes
Medical Coverage on inbound/outbound flights	Yes	Yes	Yes
Pre-Ex Coverage	180 days stable	Not covered if existed in 180 days prior	Not covered
Deductibles	Per Person Per Policy	Per Person Per Policy	Per Claim
Disappearing Deductible	Per Claim	Per Claim	Not Available
Medical Questionnaire	Required Age 55 to 85	Not required	Not required
\$25,000 AD&D	Included	Included	Not included
\$50,000 Extra Injury Coverage	Included on \$100K Option	Included on \$100K Option	Not included
Dental Accidents (up to \$4000)	Included	Included	Not included
Relief of Dental Pain (up to \$300)	Included	Included	Not included
90-Day Provision	Included	Included	Not included
Number of Follow-Ups	No limit	No limit	One Follow-Up per event of sickness and injury
Healthcare Practitioners	Acupuncturist, chiropodist, chiropractor, osteopath, physiotherapist, podiatrist		Acupuncturist, chiropractor, physiotherapist