

We don't like to think about it, but unexpected accidents or illnesses can occur when you and your family are traveling, and finding and paying for adequate medical attention can be very difficult.

Healthcare costs around the world can be very expensive; hospitals can charge thousands of dollars per day. Without adequate insurance coverage, you could be responsible for medical costs that could have an immense impact on your personal finances. Why take this risk?

Specializes in Hospital and Medical Insurance for Visitors, Travellers and International Students



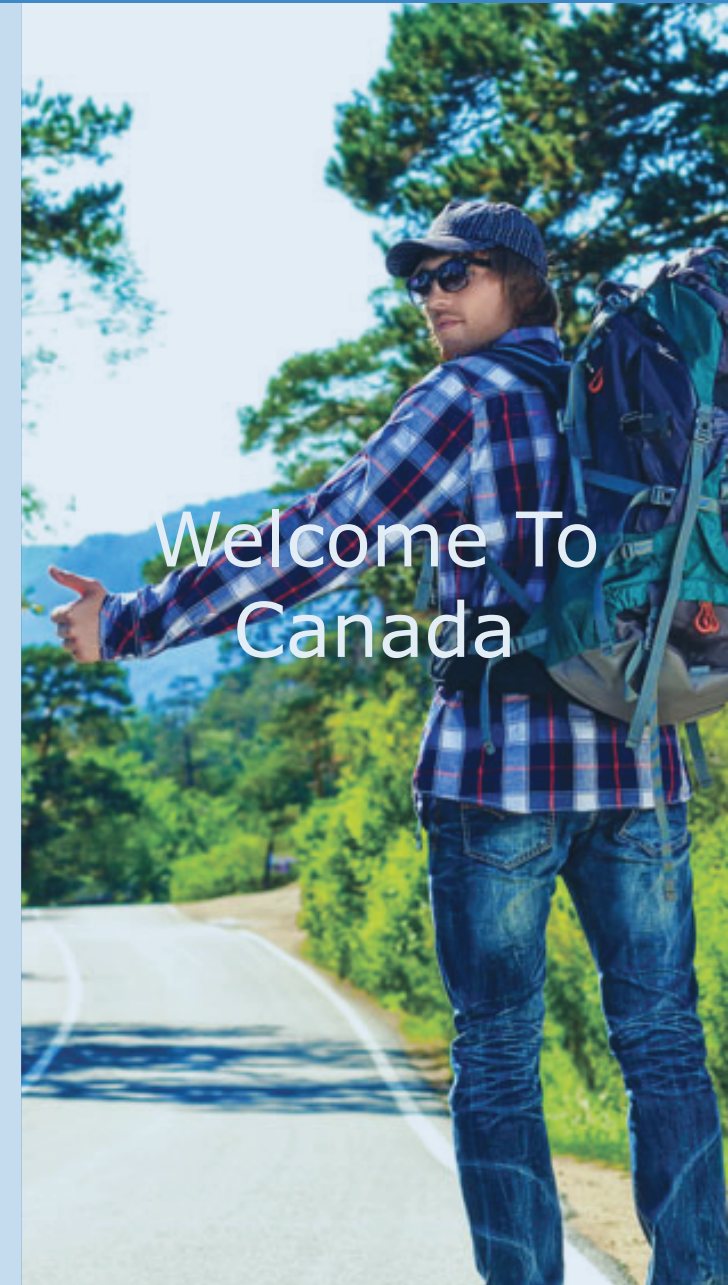
## **JF** JF Insurance Agency Group Inc. www.jfgroup.ca

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Insurance is distributed by JF Insurance Agency Group Inc.  
Travel assistance and claims services are provided by Overtime Care Worldwide Inc.  
Insurance is underwritten CUMIS General Insurance Company, a member of The Co-operators group of companies and administered by Allianz Global Assistance

This brochure provides a description of the coverage available. The full details of the coverage are contained in the policy including limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Policy, the Policy shall govern.



# Welcome To Canada

## Medical Benefits Highlights

### Hospital Accommodation

- Reasonable and customary cost for inpatient and outpatient treatment

### Physician Charges

- Medical treatment by a physician

### Diagnostic Services

- Reasonable and customary cost for x-rays and laboratory tests

### Private Duty Nursing during Hospitalization

- Up to the sum insured

### Ambulance Services

- When reasonable and medically necessary, licensed ground ambulance service to the nearest hospital

### Prescription Drugs

- Up to a 30-day supply per prescription unless you are hospitalized

### Medical Appliances

- Cast, splints, trusses, braces, crutches, rental of a wheelchair or other minor medical appliances

### Paramedical Services

- Chiropractor, chiropractor, osteopath, physiotherapist or podiatrist, optometrist up to \$500 per type of practitioner provided, such treatment is prescribed by a physician and approved by Ontime Care

### Acupuncture

- Up to \$500 with a 365-day policy

### Treatment of Dental Accident

- Up to \$3,000

### Emergency Relief of Dental Pain

- Up to \$500

### AD&D(includes Flight accident)

- Up to sum insured, maximum \$150,000

### Repatriation

- When approved in advance by Ontime Care Worldwide Inc.

### Preparation and Return of Remains

- Up to \$10,000

JF Insurance Agency Group Inc.								
Effective October 01, 2019								
JF OPTIMUM PLUS VISITOR PLAN								
Rate Schedule 1 - Daily Rates								
With stable pre-existing conditions coverage option								
\$0 Deductible								
	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$300,000
Up to 25	\$1.70	\$2.04	\$2.27	\$2.49	\$3.59	\$4.30	\$5.38	\$6.24
26-40	\$1.86	\$2.22	\$2.49	\$2.74	\$4.02	\$4.66	\$5.83	\$6.76
41-60	\$2.14	\$2.55	\$2.86	\$3.11	\$4.20	\$4.70	\$7.19	\$8.34
61-64	\$2.44	\$3.11	\$3.73	\$4.02	\$4.70	\$5.50	\$7.93	\$9.19
65-69	\$3.00	\$3.91	\$4.72	\$4.80	\$5.94	\$7.40	\$9.25	\$10.73
70-74	\$4.85	\$6.32	\$7.60	\$8.35	\$9.30	\$12.17	\$15.21	\$17.50
75-79	\$5.80	\$7.54	\$8.96	\$9.50	\$11.59	\$13.80	\$18.01	\$20.00
80-85	\$9.50	N/A	\$13.00	\$15.52	\$19.00	N/A	N/A	N/A
86+	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Rate Schedule 2 - Daily Rates								
Without pre-existing conditions coverage option								
Age 85 and under : \$0 Deductible								
Age 86 and older: \$500 Deductible								
	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$300,000
Up to 25	\$1.14	\$1.43	\$1.55	\$1.70	\$2.28	\$2.72	\$3.40	\$4.41
26-40	\$1.28	\$1.55	\$1.70	\$1.85	\$2.65	\$3.09	\$3.85	\$4.78
41-60	\$1.43	\$1.79	\$1.99	\$2.28	\$3.38	\$4.05	\$6.11	\$6.07
61-64	\$1.84	\$2.18	\$2.75	\$3.31	\$3.97	\$4.70	\$6.75	\$6.76
65-69	\$2.10	\$2.74	\$3.09	\$3.68	\$5.08	\$5.45	\$7.40	\$8.02
70-74	\$3.31	\$4.39	\$4.30	\$6.16	\$6.99	\$9.00	\$12.50	\$12.96
75-79	\$4.05	\$5.26	\$5.08	\$7.16	\$8.67	\$10.25	\$13.58	\$14.98
80-85	\$5.93	\$7.64	\$9.35	\$10.00	\$13.94	\$15.50	\$18.85	N/A
86+	\$9.13	\$12.00	\$14.30	\$16.40	\$22.30	N/A	N/A	N/A
Deductible Options: (Not Available to Age 86 and older)								
\$100 Deductible			5% Discount					
\$1,000 Deductible			20% Discount					
\$2,500 Deductible(Disappearing)			30% Discount					
<i>Applies to \$25,000 Policy Limit only - Any Age - Per Person - Per Claim</i>								
\$2,500 Deductible(Disappearing)			25% Discount					
<i>Applies to \$50,000 Policy Limit only - Any Age - Per Person - Per Claim</i>								
\$3,000 Deductible			30% Discount					

## Eligibility

To be eligible for coverage under this plan, as of the effective date, the applicant must:

1. be a visitor to Canada, a person with a Canadian work visa or super visa, an immigrant to Canada or a Canadian resident, who is not eligible for a provincial or territorial government health insurance plan in Canada;
2. be at least 15 days old;
3. not have been diagnosed with a terminal illness; or not have been diagnosed with stage 3 or 4 cancer; or
4. not have been diagnosed with or have required medical treatment for kidney disease requiring dialysis; or
5. not have been diagnosed with or have had an episode of congestive heart failure; or
6. not have had a lung condition for which, in the last 12 months, you have been prescribed or used home oxygen; or
7. not have received or is awaiting a bone marrow or major organ transplant.

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