

TRAVELSTAR® TRAVEL INSURANCE

Eligibility Requirements

Effective January 2018

Emergency Medical Coverage

You are NOT eligible for coverage if you:

1. are awaiting tests or *medical treatment* for a heart condition;
2. have a surgically untreated vascular aneurysm;
3. have been diagnosed with Congestive Heart Failure (CHF);
4. have an Implantable Cardioverter Defibrillator (ICD);
5. were diagnosed; received new *medical treatment* (e.g. consultation, tests or *prescription drugs*); or had a change in *your medical treatment* (e.g. a stop, start or dosage change to a *prescription drug*, other than a dosage change of Coumadin or Warfarin) for, any of the following heart or vascular conditions in the last twelve (12) months:
 - a. heart transplant;
 - b. atrial flutter;
 - c. atrial/ventricular fibrillation;
 - d. peripheral vascular disease;
 - e. stroke/TIA; or
 - f. blood clots;
6. have diabetes that is treated with insulin AND take prescription medication for a heart condition (excluding medication to treat high cholesterol or high blood pressure);
7. use home oxygen or take an oral steroid to treat a lung condition;
8. are currently being treated for cancer, excluding breast or prostate cancer treated exclusively with hormone therapy;
9. were diagnosed; received new *medical treatment* (e.g. consultation, tests or *prescription drugs*); or had a change in *your medical treatment* (e.g. a stop, start or dosage change to a *prescription drug*) for, any of the following conditions in the last twelve (12) months:
 - a. liver failure;
 - b. GI bleed;
 - c. AIDS; or
 - d. terminal illness;
10. have had any of the following procedures in the last twelve (12) months:
 - a. valve surgery or replacement;
 - b. kidney dialysis; or
 - c. organ, stem cell or bone marrow transplant;
11. require assistance from another person(s) with *activities of daily living (ADL)* if you are seventy (70) years of age or older;
12. are eighty (80) years of age or older at the time of application when purchasing a Multi-Trip Annual Plan;
13. do not purchase the plan prior to departing on *your* trip; and
14. are not a Canadian resident.

Trip Cancellation Coverage

You are NOT eligible for coverage if:

1. *you* are not a Canadian resident;
2. *you* do not purchase the plan prior to *your* departure;
3. *your* trip is to a country with an "Avoid non-essential travel" or "Avoid all travel" advisory from the Canadian government in effect at:
 - a. the time of **purchase** if purchasing a Single-Trip Plan; or
 - b. the time of **booking** if purchasing a Multi-Trip Annual Plan; or
4. *your* trip is valued at \$12,000 or more and *you* do not meet the Single-Trip Emergency Medical Plan eligibility requirements, regardless of *your* age; and
5. *your* trip is valued at more than \$20,000 if *you* are purchasing a Single-Trip Plan.

Defined Words

activities of daily living (ADL): activities such as personal hygiene and grooming; dressing and undressing; self-feeding; functional transfers (getting into and out of bed or a wheelchair, getting onto or off the toilet, etc); and bowel and/or bladder management that *you* require daily assistance with.

medical treatment: a procedure prescribed, performed or recommended by a physician for a medical condition. This includes but is not limited to prescribed medication, investigative testing and surgery.

prescription drugs: a licensed medicine that is regulated by legislation to require a prescription before it can be obtained. The term is used to distinguish it from over-the-counter drugs which can be obtained without a prescription. When referring to a *prescription drug* for a specified condition it includes but is not limited to those prescribed for the direct *medical treatment* of the diagnosed condition, the *medical treatment* of the symptoms associated with the diagnosed condition and the prevention of symptoms associated with the diagnosed condition.

you or your: any person who is eligible for coverage for any benefit under this policy.

HEALTH & TRAVEL INSURANCE | GROUP BENEFITS

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