

Comparing Plans on the 21st Century Visitor to Canada Product - Version V09

Plan	Enhanced	Standard	Basic
Availability at which Ages	To Age 85	Age 55 - 85	No Limit
Rates	Not much change from old SCCO Rates	From 10% to 25% below Enhanced	About 40% Below Enhanced
Companion Rates	Yes	Yes	Yes
Family Rates	Yes	No (Standard not available under 55)	Yes
Maximum Coverage	\$200,000	\$200,000	\$200,000
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
Flights in and out	Covered	Covered	Covered
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 for 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 Accident (\$4,000)	Included	Included	Not Included
Relief of Dental Pain (\$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 or injury
Healthcare Practitioners	accupuncturist, chiropracist, chiropractor, osteopath, physiotherapist, podiatrist		accupuncturist, chiropractor, physiotherapist