

## ELITE MEDICAL/TRAVEL PLAN COVERAGES

### DEDUCTIBLE OPTIONS\*

Option I	Option II	Option III
\$1,000	\$5,000	\$10,000

\*Only one deductible per person, per policy year applies. For family policies, a maximum of two deductibles accumulated per policy, per policy year will be applied. For more information, please refer to the Conditions of Coverage of the policy.

### GENERAL PLAN INFORMATION

Description	Coverage
Maximum coverage per person, per policy year up to the age of 75	\$1,000,000
Maximum coverage per person, per policy year at the age of 75 and up	\$500,000
Age limit to apply	Up to 75
Geographical coverage	Worldwide without restriction of doctors and hospitals

### INPATIENT BENEFITS

Description	Coverage
Private hospital room	100% UCR
Intensive care unit	\$5,000 per day, max of 90 days
Prescribed medications	100% UCR

### OUTPATIENT BENEFITS

Description	Coverage
Emergency room	100% UCR
Physician and specialist visits	100% UCR
Prescription medication	\$5,000

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laurence@dhcadmin.com

**GENERAL BENEFITS** (the following benefits offer the same coverage for both inpatient and outpatient procedures)

Description	Coverage
Emergency medical services	100% UCR
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	100% UCR
Cancer tests, medication and treatment (chemotherapy, radiotherapy and/or molecular profiling)	100%UCR
Dialysis	100% UCR
Organ transplant (per lifetime)	\$1,000,000
Benefits for live donors (per lifetime)	\$30,000
Durable medical equipment	\$5,000
Physical therapy and rehabilitation (including nurse care at home)	\$5,000
Congenital conditions diagnosed before age 18 (per lifetime)	\$150,000
Congenital conditions diagnosed after age 18 (per lifetime)	\$1,000,000
Surgery	100% UCR

**MATERNITY BENEFITS** (12 month waiting period)

Description	Coverage
Maternity	50% of the first \$100,000 of eligible expenses, the 100% UCR up to \$250,000
Inclusion of the newborn	Automatic if born from a covered maternity

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## MEDICAL EVACUATION BENEFITS

Description	Coverage
Emergency transportation by ground ambulance	100% UCR
Emergency transportation by air ambulance (per lifetime)	\$45,000, no deductible applies
Repatriation of mortal remains	\$5,000

## OTHER BENEFITS

Description	Coverage
Emergency dental coverage	100% UCR for the first 180 days
Second Medical Opinion VIP®	Access to the medical opinion of internationally renowned experts from around the world regarding a condition, without deductible
Reintroduction into Canada	Coordination with Canadian health care providers for the ongoing treatment and management of the insured's condition after receiving care abroad
Travel expenses	\$5,000 for transportation and accommodation expenses when receiving treatment more than 320 kms from the insured's residence
Reduced diagnostic deductible	\$250 diagnostic deductible for bloodwork, ultrasound and MRI

All benefits with 100% coverage are up to the policy limit. Any pre-existing medical conditions diagnosed 24 months prior to the effective date of the policy will not receive coverage for the first 24 months from the effective date.

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