



Travel Medical Insurance 2024-2025

\$5 Million USD Coverage for Medical Emergencies

Coverage for Pre-Existing Medical Conditions

- A medical emergency related to a pre-existing medical condition will be covered as long as the condition is stable in the **90 days** prior to the date coverage begins.

Saving You \$\$\$ - All rates lower than last year!

- **Travellers Choice** offers competitive rates for individuals and families.
- Daily rates allow you to pay for the exact number of days you require.
- Use your age on the day you apply for coverage, so call us before your next birthday!
- Save up to 50% by choosing a higher deductible. Deductible options on page 2.
- One of Canada's best refund policies: No administration fees and no service charges.

Top-Up Your Retiree Coverage

- Do you have a retiree plan with a minimum of \$500,000 in out-of-country coverage? Top up with 30 or more days and your retiree plan maximum is increased to \$5 million USD.
- Do you have a retiree plan or credit card with a limited number of days of coverage? Have your top-up coverage begin the day after your other coverage ends.

Travellers Choice is only available from



Travel Insurance Office Inc.

One of Canada's largest travel insurance brokers

Insuring travellers since 1991



1-800-550-1295 ♦ travelinsuranceoffice.com



Underwritten by The Manufacturers Life Insurance Company (Manulife)
Only available from Travel Insurance Office Inc. (TIO)

Summary of Deluxe Benefits

The travel insurance coverage (“Travellers Choice”) herein is an individual policy. Currency is USD unless otherwise stated.

Overall plan maximum	\$5 million
Ambulance services (land and air)	\$5 million
Medical treatment, services and supplies	\$5 million
Prescribed medication due to a medical emergency	Up to a 30-day supply
Chiropractor, Physiotherapist, Osteopath, Chiroprapist, Podiatrist, and Acupuncturist	\$500 per profession Maximum of \$3,000
Registered private duty nurse	\$7,500
Hospital accommodation	\$5 million
Hospital out-of-pocket expenses (if hospitalized) for you and anyone remaining with you	\$3,500
Return to Canada of you, of spouse, or child, with a medical attendant if necessary	\$5 million
Return of dog or cat to Canada	\$750
Return of vehicle or watercraft	\$5,000
Transportation of two family members and/or friends to your bedside if you are hospitalized	\$3,000
Meals and accommodation expenses of two family members and/or friends if they are transported to your bedside if you are hospitalized	Up to \$150 per day Maximum \$3,000
Accidental Dental	\$5,000
Dental pain	\$500
Return to original trip destination if returned to Canada	Economy class airfare
Transportation for one family member to identify an insured person’s remains	\$1,500
Meals and accommodation expenses for one family member to identify an insured person’s remains	Up to \$150 per day Maximum \$1,500
Return of remains if deceased	\$10,000
Cremation at place of death	\$5,000
Lifetime retiree plans protected	Up to \$100,000 CAD

Optional Annual Plans

- If you plan to travel frequently in a 12-month period, consider purchasing a 5-day, 15-day, 25-day, or 35-day annual plan.
- Annual plans cover the first 5, 15, 25, or 35 days (based on the plan you selected) of every trip you take out of Canada.
- You may extend an annual plan if your trip is longer than 5, 15, 25, or 35 days.
- Annual plans include unlimited trips within Canada for 12 months (outside of your home Province or Territory).

Optional Deductibles

There is a \$99 USD deductible per claim.

These deductible options are available:

\$0 deductible	Add 10% to the premium due
\$500 USD deductible	Take 10% off the premium due
\$1000 USD deductible	Take 15% off the premium due
\$2,500 USD deductible	Take 20% off the premium due
\$5,000 USD deductible	Take 35% off the premium due
\$10,000 USD deductible	Take 50% off the premium due

Underwritten by The Manufacturers Life Insurance Company (Manulife)

Claim payment and administrative services are provided by the administrator, Active Claims Management Inc. Manulife has appointed Active Claims Management (2018) Inc., operating as “Active Care Management,” “ACM,” “Global Excel Management,” and/or “Global Excel” as the provider of all assistance and claims services.

- Complete the **Eligibility Requirements** and the **Health Score Questionnaire** on the application to determine which rate table to use.
- If any of your answers are found to be incorrect or incomplete, your coverage may be void.
- If you used tobacco products in the 3 years before your application date, add 20% to the rates.
- All rates shown have a \$99 USD deductible per claim. Deductible options are available.
- Rates shown are in Canadian dollars (CAD).

Rate Table 1 "Lucky Duck" Health Score = 0 points							
Pre-existing Medical Conditions will be covered if they are stable in the 90 days before the date you want coverage to begin							
Single Trip Daily Rates	Daily Rates for single trips or topping up other coverage						
	Your AGE on the date you APPLY for coverage						
Trip Length	0-59	60-65	66-70	71-75	76-80	81-85	86-89
1-15 days	9.21	10.85	11.74	12.13	20.51	34.37	46.40
16-30 days	7.14	8.37	8.60	10.86	19.07	32.19	43.53
31-45 days	6.37	7.50	8.78	11.40	18.53	30.44	40.88
46-60 days	6.38	7.51	8.78	11.41	18.55	30.47	40.91
61-75 days	6.39	7.52	8.80	11.42	18.56	30.50	40.95
76-90 days	6.41	7.55	8.81	11.44	18.62	30.91	41.07
91-105 days	6.46	7.55	9.19	11.95	19.61	30.93	41.26
106-120 days	6.52	7.79	9.36	12.29	20.01	31.25	41.47
121-135 days	7.14	8.70	9.59	12.71	20.14	32.30	42.51
136-150 days	7.27	8.82	9.68	13.13	20.45	33.39	43.92
151-165 days	7.36	9.02	10.01	13.58	20.58	33.60	44.40
166-212 days	7.57	9.23	10.11	13.91	20.60	33.82	44.58
Optional Annual Plan Rates							
5-day Annual	132	167	173	227	367	644	955
15-day Annual	265	334	348	454	731	1,288	1,909
25-day Annual	398	504	546	640	1,011	1,607	2,140
35-day Annual	502	638	698	869	1,382	2,274	3,062

Rate Table 2 Health Score = 1 - 9 points							
Pre-existing Medical Conditions will be covered if they are stable in the 90 days before the date you want coverage to begin							
Single Trip Daily Rates	Daily Rates for single trips or topping up other coverage						
	Your AGE on the date you APPLY for coverage						
Trip Length	56-59	60-65	66-70	71-75	76-80	81-85	86-89
1-15 days	9.24	11.99	12.99	13.42	22.68	37.99	51.29
16-30 days	7.18	9.25	9.45	12.02	21.08	35.58	48.12
31-45 days	6.41	8.30	9.47	12.58	20.49	33.65	45.17
46-60 days	6.41	8.30	9.48	12.59	20.50	33.68	45.21
61-75 days	6.43	8.32	9.50	12.60	20.52	33.71	45.25
76-90 days	6.44	8.34	9.52	12.64	20.58	34.15	45.39
91-105 days	6.45	8.35	9.53	13.20	21.68	34.30	45.61
106-120 days	6.56	8.61	10.20	13.59	22.13	34.54	45.82
121-135 days	7.18	9.62	10.60	14.05	22.27	35.70	46.98
136-150 days	7.31	9.74	10.69	14.51	22.62	36.91	48.54
151-165 days	7.39	9.97	11.07	15.01	22.75	37.12	49.07
166-212 days	7.61	10.19	11.18	15.37	22.95	37.34	49.27
Optional Annual Plan Rates							
5-day Annual	134	184	192	252	405	711	1,055
15-day Annual	267	371	384	502	809	1,423	2,111
25-day Annual	401	557	604	707	1,117	1,776	2,364
35-day Annual	505	705	771	961	1,526	2,512	3,385

Rate Table 3 Health Score = 10 - 29 points							
Pre-existing Medical Conditions will be covered if they are stable in the 90 days before the date you want coverage to begin							
Single Trip Daily Rates	Daily Rates for single trips or topping up other coverage						
	Your AGE on the date you APPLY for coverage						
Trip Length	56-59	60-65	66-70	71-75	76-80	81-85	86-89
1-15 days	9.28	18.28	22.26	23.60	34.39	51.52	68.01
16-30 days	7.21	13.53	16.28	19.36	29.85	45.42	61.84
31-45 days	6.44	12.20	15.56	19.39	28.83	44.67	58.45
46-60 days	6.46	12.21	15.57	19.41	28.86	44.71	58.50
61-75 days	6.47	12.24	15.60	19.43	28.88	44.75	58.55
76-90 days	6.48	12.26	15.61	19.47	29.10	45.38	58.96
91-105 days	6.49	12.27	16.10	20.27	30.57	48.41	59.50
106-120 days	6.59	13.79	16.22	20.82	31.17	49.39	60.02
121-135 days	7.21	14.98	16.65	22.02	31.87	51.18	60.90
136-150 days	7.34	15.76	17.03	22.39	32.40	51.90	62.11
151-165 days	7.43	16.36	17.34	23.10	32.95	52.00	64.10
166-212 days	7.65	16.49	17.56	23.24	33.14	52.22	64.32
Optional Annual Plan Rates							
5-day Annual	136	248	302	392	606	938	1,196
15-day Annual	269	496	606	784	1,214	1,876	2,391
25-day Annual	404	769	946	1,107	1,623	2,418	3,168
35-day Annual	509	973	1,223	1,461	2,146	3,256	4,266

Rate Table 4 Health Score = 30 - 99 points							
Pre-existing Medical Conditions will be covered if they are stable in the 90 days before the date you want coverage to begin							
Single Trip Daily Rates	Daily Rates for single trips or topping up other coverage						
	Your AGE on the date you APPLY for coverage						
Trip Length	56-59	60-65	66-70	71-75	76-80	81-85	86-89
1-15 days	9.31	23.09	27.46	32.78	45.15	67.35	111.50
16-30 days	7.25	18.96	23.37	28.71	42.55	64.27	101.37
31-45 days	6.48	17.57	21.21	28.98	40.95	57.94	85.53
46-60 days	6.49	17.58	21.23	29.01	40.98	57.99	85.61
61-75 days	6.50	17.61	21.27	29.03	41.02	58.04	85.68
76-90 days	6.51	17.62	21.28	29.12	42.60	58.32	85.85
91-105 days	6.53	18.47	22.57	30.47	43.14	59.57	90.58
106-120 days	6.63	18.72	23.02	30.78	43.41	59.62	91.41
121-135 days	7.25	19.90	23.80	31.37	44.27	62.32	92.67
136-150 days	7.38	20.23	24.34	33.35	44.69	64.23	96.98
151-165 days	7.47	21.25	24.52	36.19	46.63	68.80	101.13
166-212 days	7.68	22.41	25.08	35.41	47.68	69.48	101.34
Optional Annual Plan Rates							
5-day Annual	138	363	433	553	870	1,314	1,903
15-day Annual	272	726	866	1,107	1,741	2,629	3,806
25-day Annual	409	1,021	1,267	1,616	2,412	3,495	5,541
35-day Annual	515	1,369	1,702	2,207	3,366	4,911	7,317



Travel Insurance Office Inc.

One of Canada's largest travel insurance brokers

Insuring travellers since 1991



✓ 5 Reasons to Choose Travel Insurance Office Inc. (TIO)

1. **Payment convenience:** A fully refundable \$50 CAD deposit (per policy) locks in the discount. The balance is due prior to travel.
2. **Longevity:** For over 30 years TIO has insured hundreds of thousands of snowbirds and travelling Canadians.
3. **Trust:** Many of our clients renew with us each year and recommend us to their family and friends.
4. **Choice:** We offer a full range of products and **Travellers Choice** is only available from TIO.
5. **Quality:** We offer high quality products, high quality services, and high quality staff.

✓ 5 Reasons Why Our Customer Service Stands Out

1. **Safe, secure, user-friendly website:** Online purchasers get their travel documents by email within minutes.
2. **Apply by phone:** Our fully-trained licensed agents will take your application over the phone.
3. **Guaranteed same-day service:** Wallet cards, tax receipts & policies are mailed the same day we get your application.
4. **Messages returned promptly:** If you leave a message when our office is closed, we will return your call on the next business day.
5. **Live chat:** You may chat with a live agent on our website.

✓ 5 Reasons Why We Have One of the Best Refund Policies in Canada

1. **No administration fees or service charges:** We will never make you pay for the service we provide.
2. **Changing your travel dates:** You may change your travel dates as often as necessary and not incur a penalty.
3. **'TIO Risk-free Guarantee':** If you cancel prior to travel, you will get a full refund. No doctor's letter is required.
4. **Return to Canada early:** If you are claim-free, you will get a refund on the unused days of your single trip or top-up.
5. **No minimum:** You may be eligible to get a refund for any amount even if you come home one day early on your single trip or top-up.

Contact Us

Office hours: Monday to Friday 9 AM to 5 PM (ET)

Our office is closed to walk-in visitors

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