

2018 Changes and Updates to Manulife Financial Travel Insurance for Travelling Canadians.

Effective as of November 24, 2017



A Policy for Each Plan

Have a policy for each of the following Travelling Canadians plans:

- Emergency Medical Policy – for Single-Trip and Multi-Trip plans
- All-Inclusive Policy – for Single-Trip and Multi-Trip plans
- Trip Cancellation & Interruption Policy

New Trip Cancellation & Interruption Benefits

- Misconnection
- Service dogs (Benefit #15)

Reduced Trip Cancellation & Interruption Coverage Amounts for All-Inclusive Policies

Reduced coverage amount to \$3,500 per trip and for Multi-Trip All-Inclusive plans up to \$6,000 per policy.

Rate Categories

Three rate categories remain: A, B, and C.

Stability Period per Rate Category

The stability period for pre-existing medical conditions has changed for rate category C from 12 to 6 months.

- 3 months for rate category A
- 6 months for rate category B

Updated Medical Questionnaire for applicants age 60+

The number of sections and questions has been reduced and some questions have changed. Please administer the medical questionnaire carefully.

For more information, contact our Sales team at **1-800-346-9285** or Broker Support at **1-877-654-2757**.

New Definition

TREATMENT means hospitalization, prescribed medication (including prescribed as needed), medical, therapeutic, diagnostic or surgical procedure prescribed, performed or recommended by a licensed medical practitioner. **IMPORTANT:** Any reference to testing, tests, test results, or investigations excludes genetic tests. "Genetic test" means a test that analyzes DNA, RNA or chromosomes for purposes such as the prediction of disease or vertical transmission risks, or monitoring, diagnosis, or prognosis.

Rate Changes

The average rate increase is 6.75%. Trip Cancellation & Interruption rates have decreased and All-Inclusive plans have been affected accordingly.

PLEASE NOTE: Hardcopies of the MFTI policies and applications will no longer be printed. If you require hardcopies, they can be printed from the Manulife Travel insurance website.



Plans underwritten by

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