



General Enquiry

JF JF Insurance Agency Group Inc.
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Why Buy Insurance?

We don't like to think about it, but sudden, unexpected accidents or illnesses do happen, and trying to find and pay for adequate medical attention can be difficult when you are abroad.

Health care costs around the world can be very expensive. Hospitals can charge thousands of dollars per day. Your health plan may or may not cover a minute portion of these cost. Without adequate insurance coverage you could be responsible from dollar one, which could create a massive impact on your personal finances. Why take the risk?



Insurance is administered by **JF Insurance Agency Group Inc.**
Travel assistance and claims services are provided by **Ontime Care Worldwide Inc.** and **SelectCare Worldwide Inc.**
Insurance is underwritten by **Co-operators Life Insurance Company**

This brochure provides a description of the coverage available. The full details of the coverage are contained in the policy including limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Policy, the Policy shall govern.

JF Optimum Visitor

Effective Feb 2015



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Eligibility

To be eligible for this insurance coverage the applicant must be:

- at least 15 days old on the date of purchase; and
- the holder of a Canadian work visa or student visa; or
- a Canadian or landed immigrant not covered by a government health insurance plan in Canada; or
- a visitor to Canada.

Medical Benefits Highlights

Hospital Accommodation

- Reasonable and customary cost for inpatient and outpatient treatment

Physician Charges

- Medical treatment by a physician

Diagnostic Services

- Reasonable and customary cost for x-rays and laboratory tests

Private Duty Nursing during Hospitalization

- Up to the sum insured

Ambulance Services

- When reasonable and medically necessary, licensed ground ambulance service to the nearest hospital

Prescription Drugs

- Up to \$500, limited to a 30-day supply per prescription

Medical Appliances

- Cast, splints, trusses, braces, crutches, rental of a wheelchair or other minor medical appliances

Rate Schedule #1- Daily Rates With stable pre-existing medical condition coverage option \$0 Deductible			
Sum Insured Options			
Age	\$10,000	\$15,000	\$25,000
Up to 25	\$1.73	\$2.08	\$2.31
26-40	\$1.90	\$2.27	\$2.54
41-60	\$2.18	\$2.60	\$2.92
61-64	\$2.49	\$3.27	\$3.92
65-69	\$3.06	\$3.99	\$4.81
70-74	\$4.95	\$6.45	\$7.75
75-79	\$5.91	\$7.69	\$9.14
80- 85	\$11.71	n/a	\$18.10
Sum Insured Options			
Age	\$50,000	\$100,000	\$150,000
Up to 25	\$2.54	\$3.66	\$4.38
26-40	\$2.79	\$4.10	\$4.75
41-60	\$3.17	\$5.05	\$5.86
61-64	\$4.22	\$5.23	\$6.47
65-69	\$5.19	\$6.06	\$7.54
70-74	\$8.52	\$9.98	\$12.41
75-79	\$10.07	\$11.81	\$14.69
80- 85	\$19.96	\$23.39	n/a

Paramedical Services

- Chiropracist, chiropractor, osteopath, physiotherapist or podiatrist, up to \$500 per type of practitioner with a 180-day policy

Acupuncture

- Up to \$500 with a 365-day policy

Treatment of Dental Accident

- Up to \$3,000

Emergency Relief of Dental Pain

- Up to \$500

Flight Accident

- Up to sum insured

Repatriation

- When approved in advance by SelectCare Worldwide Inc.

Preparation and Return of Remains

- Up to \$10,000

Rate Schedule #2- Daily Rates Without stable pre-existing medical condition coverage option Age 70 to age 85: \$0 Deductible Age 86 and older: \$500 Deductible			
Sum Insured Options			
Age	\$10,000	\$15,000	\$25,000
70-74	\$3.90	\$5.08	\$6.11
75-79	\$4.68	\$6.10	\$7.25
80-85	\$6.35	\$8.03	\$9.88
86 +	\$9.75	\$12.61	\$15.19
Sum Insured Options			
Age	\$50,000	\$100,000	
70-74	\$6.72	\$8.27	
75-79	\$7.98	\$10.52	
80-85	\$10.64	\$14.21	
86 +	\$16.72	\$22.73	

- Minimum policy premium of \$25.
- Deductible: For applicants age 85 or younger, a deductible does not apply unless you select \$50 CAD deductible for a 5% saving on the Daily Rates.
- Family Rates are 2x the Daily Rates based on the oldest member of the family. Coverage dates must be the same for all family members and all family members must live at the same address while in Canada.

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