

PART 1 ELIGIBILITY REQUIREMENTS

You must meet the following conditions on your policy effective date to be eligible for insurance:

- be a Canadian resident at least 15 days old and under age 75; and
- be covered by the Government Health Insurance Plan (GHIP) of your Canadian province/territory of residence for the entire duration of your trip; and
- not be travelling against the advice of a physician; and
- not require any assistance with eating, bathing, using the toilet, changing positions [including getting in or out of bed] or getting dressed.

You are NOT ELIGIBLE for coverage if you have been diagnosed with or treated for any of the following:

- terminal illness; or
- AIDS or HIV; or
- aneurysm that has not been surgically repaired; or
- metastatic cancer or cancer of the liver, pancreas or bone; or
- organ transplant (heart, lung, liver, kidney); or
- kidney failure requiring dialysis.

Benefits under the Destination: Leisure Plan are not payable for costs incurred due to, contributed by, or resulting from:

Age 59 or younger

Any pre-existing medical condition or related condition (other than a *minor condition*) that was not stable at any time during the 90 days prior to the policy effective date.

Age 60 or 74

Any pre-existing medical condition or related condition (other than a *minor condition*) that was not stable at any time during the 180 days prior to the policy effective date.

If you are not eligible to purchase this insurance, please consult your insurance broker or contact us at 1-855-337-3532. Other coverage options may be available.

Definition of terms such as stable, pre-existing medical condition and minor condition can be found in the policy wording. For complete terms, benefits, conditions and exclusions, please see the policy.

Please review your policy carefully.

PART 2 RATES SCHEDULE (all amounts are expressed in Canadian currency)

AGE 0 to 74 - ANNUAL MULTI-TRIP RATES

AGE	SINGLE ANNUAL RATE						FAMILY ANNUAL RATE		
	0-40	41-54	55-59	60-64	65-69	70-74	0-40	41-54	55-59
8 DAYS	50	60	79	143	179	245	100	120	158
16 DAYS	60	70	89	157	199	274	120	140	178
32 DAYS	90	105					180	210	

AGE 0 to 74 - SINGLE TRIP RATES

AGE	SINGLE DAILY RATE						FAMILY DAILY RATE		
	0-40	41-54	55-59	60-64	65-69	70-74	0-40	41-54	55-59
1-25 DAYS	2.00	2.10	2.50	4.40	5.35	10.00	4.00	4.20	5.00
26-60 DAYS	2.05	2.25					4.10	4.50	
61-365 DAYS	2.50	2.90					5.00	5.80	

Minimum Premium: \$15

All rates include a \$0 deductible.

Family coverage is only available for applicants up to age 59. Premium is based on the oldest member of the family.

If you are an applicant over age 54 requiring an annual plan longer than our 16 Day Annual Plan, and/or travelling for more than 25 days, please contact your broker or The Destination: Travel Group Inc. at 1-855-337-3532 to inquire about our other Plans.

Accessible formats and communication supports are available upon request. Visit Manulife.com/accessibility for more information.