

## Travel coverage enhancements coming to all Group plans as of January 1, 2023

As Canadians begin to travel again, it's never been more important to offer a travel product that includes the protection that plan sponsors and plan members want and deserve.

Effective **January 1, 2023**, we will be enhancing our standard travel product to provide additional support for plan members experiencing an unforeseen medical emergency while travelling. This new enhanced travel product will replace the current standard travel product for all Group plans and will not impact our pooled travel rates. All existing exclusions and limitations will remain in place – including our 90-day stability language.

Benefit	Standard Travel Product prior to January 1, 2023	Standard Travel Product as of January 1, 2023
Medical referral services	Eligible up to \$50,000	Eligible up to \$75,000 and includes transportation expenses
Hospital incidentals	Not included	Eligible up to \$350 per stay
Private duty nursing	Eligible up to \$5,000	Eligible up to \$10,000 per calendar year
Emergency paramedical practitioners	Not included	\$500 for each of the following physiotherapist, chiropractor, osteopath, and podiatrist/chiropractist
Return of travel companion	Not included	One-way economy ticket
Return of deceased	Eligible up to \$5,000	\$15,000 for preparation and transportation and will include reimbursement up to \$5,000 for cremation or burial services, noting burial services is a new inclusion
Dental accident	Eligible up to \$2,000	Eligible up to \$2,500
Dental pain	Not included	Eligible up to \$500 per trip
Care of dependents or return fare for dependents	Not included	Eligible up to \$5,000
Pet return	Not included	Eligible up to \$500
Vehicle return	Eligible up to \$1,000	Eligible up to \$10,000
Meals and accommodation	\$150/day for 10 days	\$250/day up to \$5,000 per trip