

Manulife

Manulife Travel Insurance

Travel coverage for students studying *away from home.*

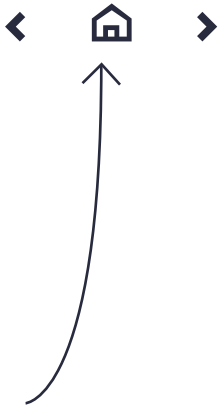
The Manufacturers Life Insurance Company
First North American Insurance Company

How to navigate!

The side tabs take you to the different sections in this document.

Look for the icons below to help you navigate through:





These arrows take you to the next page or the previous page.

The house icon takes you back to the table of contents.

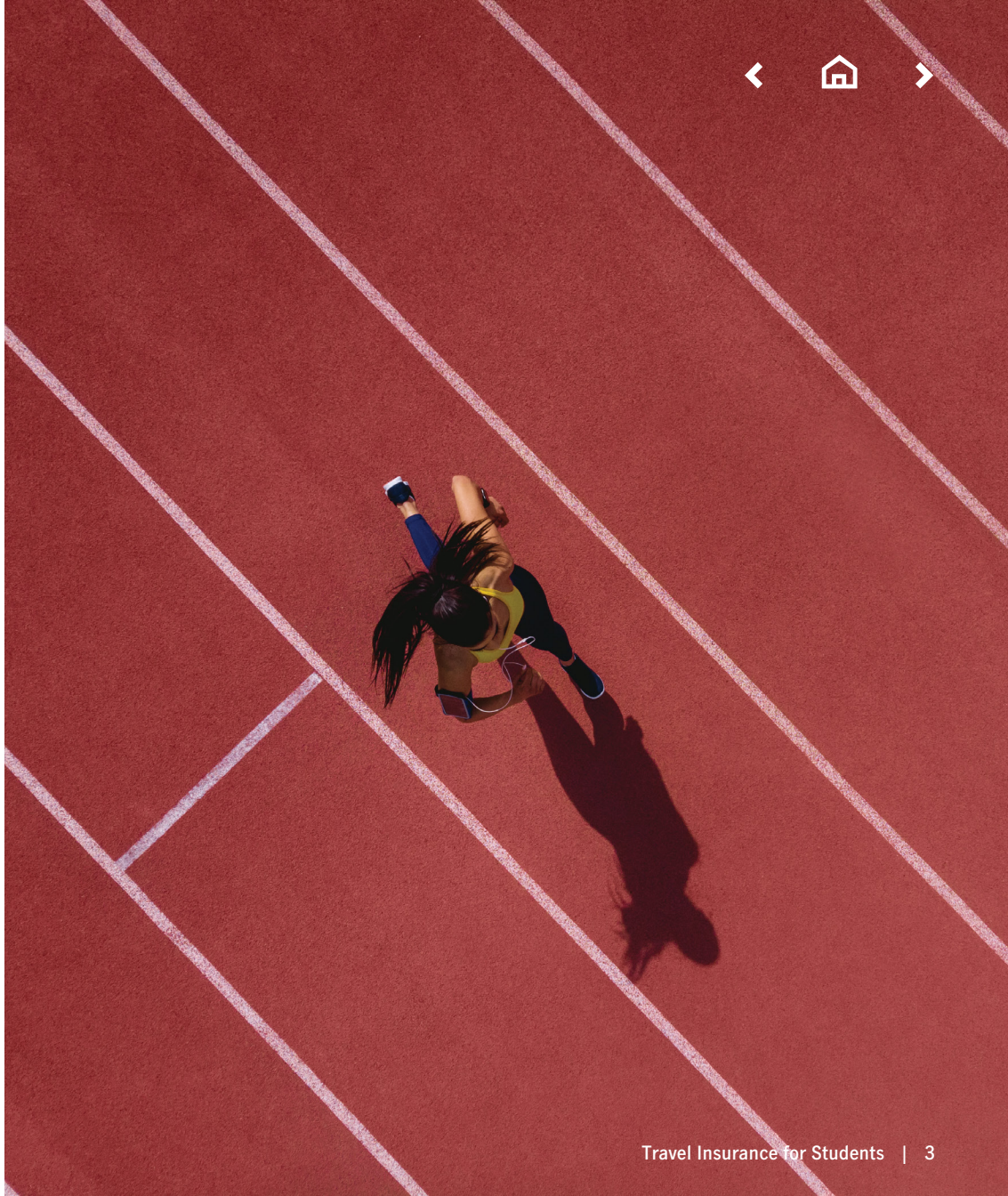
References & Legal

Table of Contents

Understanding your plan options

Selecting your plan

References & Legal





References & Legal

Manulife Travel Insurance *has you covered.*

When you're a student, studying abroad can introduce you to so many new experiences—meeting new people, trying new food, and learning about different cultures—all while pursuing your education. Whether you're studying in a different province or country, or are coming to Canada from abroad, it's nice to know you're covered in the event of an unexpected illness or injury.

With Manulife Travel Insurance, you can focus on what's important—your studies—not emergency medical bills.

How can Manulife Travel Insurance help?

Up to $2 million CDN in emergency medical care
Can help cover unexpected hospital, physician, ambulance and dental services required during your time away from home.

Non-emergency medical benefits
An annual medical and eye exam is included in your coverage.

Accidental death or dismemberment
Accidents resulting in death, blindness or dismemberment are also covered.

References & Legal

$14,226
is the cost of the average stay in a U.S. hospital.[1]

$1,762
is the average cost of an MRI in the U.S.[2]

$500/night
is the average cost of a hospital bed in Europe.[3]

Assistance Centre services are provided at *no extra cost.*[4]

When studying abroad, making the most of this unique experience should be the only thing on your mind. Whether you need help preparing for your trip or are dealing with the unexpected, our Assistance Centre is there for you 24 hours a day, each day of the year.

How can the Assistance Centre help?

Before your trip

- Passport and travel visa information
- Health hazards advisory
- Weather information
- Currency exchange information
- Consulate and embassy locations

In the event of a medical emergency

- Verifying and explaining coverage
- Referral to a physician, hospital or other health care provider
- Monitoring your medical emergency and keeping your family informed
- Arranging for return transportation home if medically necessary
- Arranging direct billing of covered expenses (when possible)

Other services

- Assistance with lost, stolen or delayed baggage
- Assistance in obtaining emergency cash
- Assistance sending messages to loved ones at home
- Help to replace lost or stolen airline tickets
- Assistance with obtaining prescription drugs
- Assistance in obtaining legal help or bail bond

Contact the Assistance Centre

References & Legal

Build your plan.

1 Choose the plan that's right for your travels

- Travel Insurance for Canadian students studying outside of Canada
- Travel Insurance for Canadian students studying outside of their home province or territory
- Travel Insurance for international students studying in Canada

2 Take advantage of these savings

- Canadian student savings: 50% off plan premiums for Canadian students studying in another province or territory in Canada
- Family savings: Discounted rate on coverage for the student's spouse and dependent children[5]

References & Legal

Getting A+ coverage is *easy!*

Have the following on hand when applying:

- Your travel dates
- Your contact information
- Credit card or bank information

You must also be one of the following:

- A full-time student with proof of admission or enrolment
- A student completing post-doctoral research
- A spouse or child of the student

Who can apply?

Canadian students who are covered under a government health insurance plan from a Canadian province or territory.

International students temporarily living in Canada as students.

All applicants must be under age 45.

References & Legal



References & Legal

More travel insurance options

Manulife Travel Insurance for Travelling Canadians

Whether you are travelling outside Canada or outside your home province or territory, you can have up to $10 million in emergency medical protection. Get coverage for one or multiple trips within a year, plus trip cancellation and interruption, baggage loss, damage and delay, and flight and travel accident.

Manulife Travel Insurance for Visitors to Canada

Do you have friends or family visiting or moving to Canada? You can help them save on emergency medical costs with this plan, which meets the requirements of the Parent and Grandparent Super Visa.

Travel80 Term Travel Insurance

Are you a frequent traveller? This plan makes it easy to get covered and stay covered until age 80. You'll pay an annual premium that never increases, so you can travel protected for as many trips as you want per year, up to 30 days per trip.

How to *contact* the Assistance Centre:

From the USA or Canada:
1-888-881-8010

Anywhere else in the world:
1-519-945-8346

And through the Manulife TravelAid™ mobile app[6]



References & Legal

References

[1] Business Insider. “The 35 most expensive reasons you might have to visit a hospital in the US – and how much it costs if you do.” March 1, 2018.

[2] New Choice Health, “What can affect the cost of an MRI?”

[3] Finder. “The worst places not to have travel insurance.” August 2015.

[4] Individual services provided are dependent on the type of plan you purchase. Consult the policy for details. Manulife cannot guarantee the availability of this benefit indefinitely.

[5] Applicable to dependent children between 30 days and 21 years of age, when all family members are under age 45. The rate is calculated at 2 times the premium for one person.

[6] Standard data carrier charges apply.

For more information, please contact your advisor.

Plans underwritten by
The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company (FNAIC),
a wholly owned subsidiary of Manulife.

Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

© 2019 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

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

TravelAid is a trademark owned by Active Claims Management Inc.

190269 (09/2019)