

Insurance Plans

FEB 2020



Out of Country/Province Emergency Travel Medical Insurance

Protect yourself wherever you go

Unexpected medical treatment is the single most expensive hidden cost you may incur while traveling – whether on business or pleasure, within Canada or around the world. There is no need to worry. If you have an unexpected illness or accidental injury while away from your home province, you can be assured that you will get the care you need.

Insurance Includes

- Coverage per trip of up to 45 days
- Up to \$2,000,000 of coverage
- Coverage up to and including age 69
- Single and family coverage (for employees, spouses of any age and/or dependent children)
- No deductible
- No pre-existing condition clause up to age 65

Benefits of this Insurance

- No need to search for last minute coverage
- Peace of mind
- Year round coverage
- It is paid for by your business
- Top ups available
- No medical underwriting

Monthly Premium When enrolling 10 employees or less in travel coverage, the following rates apply:
\$16.42 / employee (age 0-54)
\$27.34 / employee (age 55-69)

When enrolling 11 employees or more in travel coverage, the following rates apply:
\$11.41 / employee (age 0-54)
\$15.54 / employee (age 55-69)

Ontario clients add 8% RST



Emergency Medical Insurance

Get all the care you need

Unexpected illnesses or accidents can occur at any time. Olympia's Exceptional Expense Insurance has been designed to protect you and your family from specific health and dental expenses that would not be covered by your provincial health plan, yet could cause financial stress.

Insurance Includes

per covered person per year	
Semi-Private Hospital	\$5,000
Ground Ambulance	\$5,000
Accidental Dental	\$5,000
Home Care Nursing	\$10,000
Convalescent Home Care	\$10,000
Ambulatory/Mobility Assistive Devices	\$5,000

Benefits of this Insurance

- Coverage up to and including age 69
- Peace of mind
- No deductible
- No medical underwriting
- Benefits are not restricted to your province of residence

Monthly Premium \$7.50 / employee (age 0-69) Ontario clients add 8% RST



Catastrophic Drug Insurance

Shield Yourself From Tragedy

Being suddenly diagnosed with a medical condition can be stressful and expensive. With the Olympia Catastrophic Drug coverage, once you reach your deductible, you are able to submit prescription drug receipts for reimbursement up to a \$25,000 per year. It's like having an emergency back-up fund when prescription drug costs get out of hand.

Details

- Single and Family coverage
- No Medical Underwriting
- \$2,500 deductible
- \$25,000 per person/per year
- \$100,000 lifetime maximum
- Coverage up to and including age 69

Monthly Premium \$5.50 / employee (age 0-69) Ontario clients add 8% RST

All plans of insurance have limitations and exclusions. Please review your policy or contact your Insurance Representative for further details.

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