

Plan Details	VIP TRAVEL	GROUP TRAVEL	ANNUAL TRAVEL	INDIVIDUAL TRAVEL	TOP-UP TRAVEL	VISITORS TO CANADA
TRIP TYPE	MULTI TRIP			SINGLE TRIP		
TYPE OF TRAVELER	Saskatchewan Residents holding an SBC Personal Health Plan with the VIP Travel benefit	Employees and Family of an SBC Group Plan that includes Travel coverage	Saskatchewan Residents	Saskatchewan Residents	Saskatchewan Residents	Visitors to Canada, Immigrants, Permanent Residents, Foreign Worker, Foreign Student, Canadian citizens returning home
LOCATIONS COVERED	Out of Province (OOP) within Canada International	OOP within Canada International	OOP within Canada International	Outside City within Saskatchewan OOP within Canada International	OOP within Canada International	Within Canada <i>Can cover side international trips up to 30 days/trip</i>
PROVISION	Must hold a valid SK Health Card	Must hold a valid SK Health Card	Must hold a valid SK Health Card	Must hold a valid SK Health Card	Must hold a valid SK Health Card	Must <b>NOT</b> hold a valid SK Health Card
DAYS COVERED	30 days from leaving Saskatchewan	Number of days is set by the Group policy Coverage begins from leaving Saskatchewan	Set days per trip from leaving SK <b>Ages 0-80:</b> 4, 8, 17, 31, 60, 90, 120, 150 and 180 <b>Ages 81-85:</b> 4, 8, 17, 31, 60, 90, 120	1-365 days/policy <i>Can purchase another policy if travelling longer than 365 days</i>	Maximum 365/policy <i>Original coverage must be deducted from eligible days</i>	1-365 days/policy <i>Can purchase another policy if travelling longer than 365 days</i>
SELLING FEATURE	Reduced Premiums No Age Maximum Minimal Medical Criteria	Included in Employer Plan Minimal Medical Criteria	Extremely cost efficient Costs same as 1.5 Individual trips No notifying SBC prior to each trip	No Age Maximum Can purchase coverage on departure date	Can add coverage to an active Group, Personal or Credit Card coverage	Can cover visitors in any province Premium not affected by type of visitor designation
RESTRICTIONS	Must have Personal Health Plan to add benefit to Must purchase before 1 <sup>st</sup> of the month of departure	Employer determines benefit availability & coverage dates	Cannot be purchased after age 85 Maximum per trip number of days coverage option is 180 days	Must be purchased prior to leaving If covering travel within SK, must stay 2 nights at paid accommodations	Must be purchased prior to leaving unless they are a Blue Cross Group or Personal travel holder	Coverage begins upon arrival to Canada Must be purchased prior to arrival or if purchased within 30 days of arrival a waiting period is added Cannot be purchased after 30 days of arrival unless similar insurance coverage was held

Benefits Available	VIP TRAVEL	GROUP TRAVEL	ANNUAL TRAVEL	INDIVIDUAL TRAVEL	TOP-UP TRAVEL	VISITORS TO CANADA
EMERGENCY MEDICAL CARE (EMC)	\$5,000,000	\$5,000,000	\$5,000,000 <i>Not included in the Annual Non-Medical Package</i>	\$5,000,000 <i>Optional Benefit Can be purchased on own</i>	\$5,000,000	<b>Ages 0-79:</b> \$50,000 <b>Ages 0-79:</b> \$100,000 <b>Ages 0-74:</b> \$150,000
TRIP CANCELLATION OR INTERRUPTION (TCI)	<b>Cancellation:</b> N/A <b>Interruption:</b> \$1,000 /insured/policy year <i>Interruption must be due to family medical emergency</i>	Not Available Under the Standard Group Contract <i>Locate Member's Group Contract to Verify Coverage</i>	<b>Cancellation:</b> Up to \$5,000/trip <b>Interruption:</b> Unlimited <i>Not included in the Annual Medical Package</i>	<b>Cancellation:</b> Insured amount up to \$20,000/contract <b>Interruption:</b> Unlimited <i>Optional Benefit Can be purchased on own</i>	Not Available	Not Available
ACCIDENTAL DEATH OR DISMEMBERMENT (AD&D) AIR FLIGHT ACCIDENT (AFA)	<b>AD&amp;D + AFA:</b> Up to \$100,000	Not Available Under the Standard Group Contract <i>Locate Member's Group Contract to Verify Coverage</i>	<b>AD&amp;D:</b> Up to \$200,000 <b>AFA:</b> \$150,000 / \$300,000 <i>Not included in the Annual Medical Package</i>	<b>AD&amp;D:</b> Up to \$200,000 <b>AFA:</b> \$150,000 / \$300,000 <i>Optional Benefit Must be purchased with EMC or TCI</i>	Not Available	Not Available
BAGGAGE	\$1,000 (\$250/item)	Not Available Under the Standard Group Contract <i>Locate Member's Group Contract to Verify Coverage</i>	\$1,500 (\$300/item/category) <i>Not included in the Annual Medical Package</i>	\$1,500 (\$300/item/category) <i>Optional Benefit Can be purchased on own</i>	Not Available	Not Available
FLIGHT DELAY SERVICE	Not Available	Not Available	<b>3 Hours+:</b> Airport Lounge Access <b>6 Hours+:</b> Hotel Room and \$50/person up to \$200 <i>Can receive both benefits</i>	<b>3 Hours+:</b> Airport Lounge Access <b>6 Hours+:</b> Hotel Room and \$50/person up to \$200 <i>Can receive both benefits</i>	<b>3 Hours+:</b> Airport Lounge Access <b>6 Hours+:</b> Hotel Room and \$50/person up to \$200 <i>Can receive both benefits Only available on flights taken during Top-up coverage period</i>	Not Available

