Plan Details	VIP TRAVEL	GROUP TRAVEL	ANNUAL TRAVEL	INDIVIDUAL TRAVEL	TOP-UP TRAVEL	VISITORS TO CANADA
TRIP TYPE		MULTI TRIP			SINGLE TRIE	
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 Can cover side international trips up to 30 days/trip
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 NOT 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 Ages 0-80 : 4, 8, 17, 31, 60, 90, 120, 150 and 180 Ages 81-85 : 4, 8, 17, 31, 60, 90, 120	1-365 days/policy Can purchase another policy if travelling longer than 365 days	Maximum 365/policy Original coverage must be deducted from eligible days	1-365 days/policy Can purchase another policy if travelling longer than 365 days
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 st 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 Not included in the Annual Non-Medical Package	\$5,000,000 Optional Benefit Can be purchased on own	\$5,000,000	Ages 0-79: \$50,000 Ages 0-79: \$100,000 Ages 0-74: \$150,000
TRIP CANCELLATION OR INTERRUPTION (TCI)	Cancellation: N/A Interruption: \$1,000 /insured/policy year Interruption must be due to family medical emergency	Not Available Under the Standard Group Contract Locate Member's Group Contract to Verify Coverage	Cancellation: Up to \$5,000/trip Interruption: Unlimited Not included in the Annual Medical Package	Cancellation: Insured amount up to \$20,000/contract Interruption: Unlimited Optional Benefit Can be purchased on own	Not Available	Not Available
ACCIDENTAL DEATH OR DISMEMBERMENT (AD&D) AIR FLIGHT ACCIDENT (AFA)	AD&D + AFA : Up to \$100,000	Not Available Under the Standard Group Contract Locate Member's Group Contract to Verify Coverage	AD&D: Up to \$200,000 AFA: \$150,000 / \$300,000 Not included in the Annual Medical Package	AD&D: Up to \$200,000 AFA: \$150,000 / \$300,000 Optional Benefit Must be purchased with EMC or TCI	Not Available	Not Available
BAGGAGE	\$1,000 (\$250/item)	Not Available Under the Standard Group Contract Locate Member's Group Contract to Verify Coverage	\$1,500 (\$300/item/category) Not included in the Annual Medical Package	\$1,500 (\$300/item/category) Optional Benefit Can be purchased on own	Not Available	Not Available
FLIGHT DELAY SERVICE	Not Available	Not Available	3 Hours+: Airport Lounge Access 6 Hours+: Hotel Room and \$50/person up to \$200 Can receive both benefits	3 Hours+: Airport Lounge Access 6 Hours+: Hotel Room and \$50/person up to \$200 Can receive both benefits	3 Hours+: Airport Lounge Access 6 Hours+: Hotel Room and \$50/person up to \$200 Can receive both benefits Only available on flights taken during Top-up coverage period	Not Available

Medical Requirements	VIP TRAVEL	GROUP TRAVEL	ANNUAL TRAVEL	INDIVIDUAL TRAVEL	TOP-UP TRAVEL	VISITORS TO CANADA
PRE-EXISTING CONDITIONS CLAUSE	All Ages: 90 days	All Ages: 90 days Locate Member's Group Contract to Verify Stability Length	EMC Ages 0-54: 3-month EMC Ages 55-85: 6-month TCI Ages 0-85: 3-month	EMC Ages 0-54: 3-month EMC Ages 55+: 6-month TCI All Ages: 3-month	Ages 0-54: 3-month Ages 55+: 6-month	Ages 0-54: 3-month Ages 55-79: 6-month
ELIGIBILITY QUESTIONS	Not Required	Not Required	Ages 55+: travelling any duration	Ages 55+: travelling any duration	Ages 55+: travelling any duration	Ages 0-79
SPECIFIC MEDICAL CONDITION QUESTIONS	Not Required	Not Required	Ages 55-59: travelling 18 days+ Ages 60+: travelling any duration	Ages 55-59: travelling 18 days+ Ages 60+: travelling any duration	Ages 55-59: travelling 18 days+ Ages 60+: travelling any duration	Ages 0-79
PREMIUM QUESTIONS	Not Required	Not Required	Ages 55-59: travelling 18 days+ Ages 60+: travelling any duration	Ages 55-59: travelling 18 days+ Ages 60+: travelling any duration	Ages 55-59: travelling 18 days+ Ages 60+: travelling any duration	Not Required
MEDICAL QUESTIONNAIRE	Not Required	Not Required	Ages 55-59: travelling 18 days+ Ages 60+: travelling any duration Only available when denied coverage for Specific Medical Conditions as determined by the Travel Portal	Ages 55-59: travelling 18 days+ Ages 60+: travelling any duration Only available when denied coverage for Specific Medical Conditions as determined by the Travel Portal	Ages 55-59: travelling 18 days+ Ages 60+: travelling any duration Only available when denied coverage for Specific Medical Conditions as determined by the Travel Portal	Not Required

Claiming Details	VIP TRAVEL	GROUP TRAVEL	ANNUAL TRAVEL	INDIVIDUAL TRAVEL	TOP-UP TRAVEL	VISITORS TO CANADA
PREGNANCY	No coverage during the 8 weeks before or after expected delivery date	No coverage after 32 week of gestation	No coverage for high-risk pregnancy No coverage during the 9 weeks before or after expected delivery date	No coverage for high-risk pregnancy No coverage during the 9 weeks before or after expected delivery date	No coverage for high-risk pregnancy No coverage during the 9 weeks before or after expected delivery date	No coverage for all expenses related to pregnancy, childbirth, or related complications
Please review each policy booklet for complete restricted sport guidelines	No coverage if participating in a sport, activity, or behavior where you are being paid, receiving cash prizes, or is considered high-risk	No coverage if result of training, practicing or participation in professional sports, a motorized speed test, race or contest, rodeo, uncertified scuba diving, or any other high-risk activity	No coverage if participating in any high-risk sport or activity	No coverage if participating in any high-risk sport or activity	No coverage if participating in any high-risk sport or activity	No coverage if participating in any high-risk sport or activity
BLUE CROSS TRAVEL ASSISTANCE	North America: 1.866.330.3633 Other (Call Collect): 1.306.667.5299	North America: 1.866.330.3633 Other (Call Collect): 1.306.667.5299	North America: 1.833.729.0186 Other (Call Collect): 1.306.518.0145	North America: 1.833.729.0186 Other (Call Collect): 1.306.518.0145	North America: 1.833.729.0186 Other (Call Collect): 1.306.518.0145	North America: 1.833.729.0186 Other (Call Collect): 1.306.518.0145
GEOBLUE ASSISTANCE	Exclusive partnership across North America (including Hawaii & Puerto Rico)	Exclusive partnership across North America (including Hawaii & Puerto Rico)	Exclusive partnership across North America (including Hawaii & Puerto Rico)	Exclusive partnership across North America (including Hawaii & Puerto Rico)	Exclusive partnership across North America (including Hawaii & Puerto Rico)	Exclusive partnership across North America (including Hawaii & Puerto Rico)