

Effective March 1st

Nova Scotia Government Retired Employees Association



Planning to Travel Out of the Country?

An accident or illness can happen to anyone, anywhere, at anytime.

The Nova Scotia Government Retired Employees Association, with the needs of its members in mind, has endorsed this Travel Insurance Plan so you can be well protected each and every time you travel! Bear in mind that a single night in a hospital can cost you in excess of \$10,000! Be aware that your government health insurance plan will only reimburse you for a very small fraction of your total expenses.

Enjoy the benefits of affordable, high quality emergency travel health insurance you can trust. You must be insured under the Provincial Health Insurance Plan in your Province of Residence to be eligible to buy.

Emergency travel health insurance is one of the best investments you can make. It will protect you from incurring thousands of dollars in unexpected medical bills.

With **Optimum Annual Trip Emergency Excess Hospital/Medical Insurance**, you're protected.

Your benefits:

- Up to \$2 million coverage for emergency medical treatment
- Approved air, land and sea ambulance
- Prescription drugs (up to a 30-day supply) and,
- Emergency dental care (up to \$3,000 for accident and up to \$300 for dental pain).

Your options:

- 15 and 30 day annual trip plans,
- Unlimited annual travel,
- For trips beyond 15 or 30 days, you may purchase an extension and,
- Automatic annual renewal option for those 55 and under

Key features	
Deductible	\$250 USD deductible, buy-out option available
Pre-existing condition coverage	59 years and under <ul style="list-style-type: none">• 180 days stability required 60 – 75 years of age <ul style="list-style-type: none">• Pre-existing condition coverage not available under this plan. However, coverage may be available under other insurance plans.
Family rate	Available up to age 59. Includes children up to age 21

For further information, please contact your broker:

Employee Benefits Plus
Sydney / Halifax

Phone: 1-902-539-1160 ext. 230 or 1-902-445-0229

Email: david.lawand@f55f.com

Underwritten by: Industrial Alliance Pacific Insurance and Financial Services Inc. and certain Lloyd's Underwriters, severally and not jointly.

Emergency Medical Assistance provided by: OneWorld Assist

Insurance administered by: Travel Underwriters

Managed by: The Destination: Travel Group Inc.

Certain exclusions, limitation and conditions may apply. The language in this document may not be the same as the legal and technical terminology found in the official policy wording. In all instances, the official policy wording will prevail. For complete details, refer to the policy wording which is available upon request.