

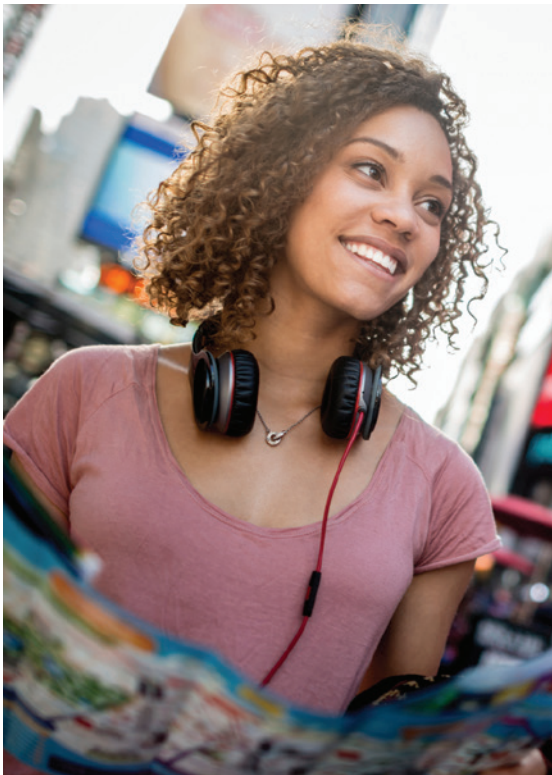
## WAYS TO SAVE

Student Travel Insurance premiums can be less than two dollars a day for Canadian students studying within Canada. And you don't have to pay any deductibles.

**50% national student savings:** for students studying in another province or territory in Canada.

**Family coverage:** for student's spouse and dependent children (between 30 days and 21 years of age), when all family members are under age 55, the rate is calculated at 2x the premium for one person.

**PUT TRAVEL INSURANCE  
ON YOUR SCHOOL SUPPLY LIST.**



For more information,  
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.

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**MANULIFE FINANCIAL  
STUDENT TRAVEL INSURANCE**

**Medical coverage  
wherever your studies  
take you.**

**UNDERWRITTEN BY  
THE MANUFACTURERS LIFE INSURANCE  
COMPANY AND FIRST NORTH AMERICAN  
INSURANCE COMPANY, A WHOLLY OWNED  
SUBSIDIARY OF MANULIFE.**

# Why Travel Insurance for Students?

If you're studying outside Canada, or even outside your province, your government health insurance plan may not cover all of your medical costs. With Manulife Financial Travel Insurance, you can focus on your studies, not on your medical bills.

## STUDYING OUTSIDE CANADA

"BON VOYAGE, BUT ...", published by Global Affairs Canada, states: "Out-of-country health care can be costly, and your health plan may not cover any medical expenses abroad."<sup>1</sup>

## STUDYING OUTSIDE YOUR PROVINCE

Even if you're only studying in another Canadian province, government health plans have limits on the reimbursement of the emergency medical expenses incurred in another province.

## INTERNATIONAL STUDENTS IN CANADA

Non-Canadian residents are not covered by our government health insurance plans. They may have even more reason to purchase private medical insurance in case they get sick or injured while studying in Canada.

<sup>1</sup> Bon Voyage, But... Essential Information for Canadian Travellers. Global Affairs Canada, 2013

**DON'T LET MEDICAL COSTS KEEP YOU FROM MEETING YOUR STUDY GOALS. GET STUDENT INSURANCE FROM MANULIFE.**

# What the plan offers

**UP TO \$2,000,000 IN BENEFITS**

## EMERGENCY MEDICAL BENEFITS:

- Hospital expenses
- Physician services
- Diagnostic services
- Private duty nurse
- Ambulance transportation
- Prescription drugs
- Paramedical services
- Emergency dental treatment
- Psychiatric care
- Trauma counselling
- Medical appliances
- Emergency evacuation
- Family transportation to bedside and subsistence allowance
- Repatriation of mortal remains
- Tuition reimbursement
- Trip break

## NON-EMERGENCY MEDICAL BENEFITS:

- Annual medical examination
- Annual eye examination
- Maternity benefit

## ACCIDENTAL DEATH OR DISMEMBERMENT

Exclusions, limitations, and conditions apply. Please see the policy or contact your advisor for details.



## 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

You must also be one of the following:

- a full-time student with proof of admission or enrolment; or
- a student completing post-doctoral research; or
- a dependant and/or spouse of the student.

All applicants must be under age 55.