

Schedule of Benefits

This Schedule of Benefits replaces any other schedule of benefits previously issued to you and forms part of your Manulife Group Travel Insurance Benefit Booklet. It contains important information with respect to certain eligibility and benefit limits that apply to your coverage. It does not reference all of the terms, conditions, limitations, and exclusions that apply to your insurance coverage. Please read this Schedule of Benefits together with your Benefit Booklet for complete details regarding your coverage. All amounts indicated are in Canadian currency, unless indicated otherwise.

Policyholder	
Group policy number	
Client identification number	
Overall maximum medical travel insurance	\$5,000,000 per insured person, per trip
Medical referral maximum	\$75,000 per insured person, per lifetime
Trip cancellation	Not applicable
Trip interruption	Not applicable
Baggage insurance	Not applicable
Termination age	
Age limits for dependent children	Under age 21 or under age if a full-time student at a recognized educational institution
Pre-existing medical condition stability period	
Coverage period (# of days per trip)	
Endorsement(s)	

It is your responsibility to understand your coverage. If you have questions or if you wish to purchase top up coverage for any additional travel days, call toll free **1-833-685-2788** (if in Canada or the United States) or call collect **+1 (519) 735-8331** (from anywhere else in the world).

This insurance product is underwritten by The Manufacturer Life Insurance Company (Manulife).

The Manufacturers Life Insurance Company (Manulife) has appointed Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM", "Global Excel Management", and/or "Global Excel" as the provider of all assistance and claims services under the certificate of insurance.

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Detach the cards below and carry them with you at all times.



Assistance Card



Policyholder: _____
Group policy number: _____
Name of participant: _____

If you have an emergency, you must call Global Excel immediately before seeking treatment. They are available 24 hours a day, 7 days a week and can be contacted by calling:

From Canada and the United States, call **toll free 1-833-685-2790**
From anywhere else in the world, call **collect +1 (519) 735-9448**



Assistance Card



Policyholder: _____
Group policy number: _____
Name of participant: _____

If you have an emergency, you must call Global Excel immediately before seeking treatment. They are available 24 hours a day, 7 days a week and can be contacted by calling:

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From anywhere else in the world, call **collect +1 (519) 735-9448**

You are required to notify Global Excel Management Inc. immediately in the event of an emergency or a claim. Your coverage may limit benefits should you not contact Global Excel Management Inc. immediately. Before you travel, download the free assistance & claim mobile app, TravelAid™.

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