

A low cost travel and in-Canada catastrophic health insurance coverage that can be added to your BCAC Private Health Services Plan (PHSP)

Monthly Premiums	
\$7.26	Single
\$13.98	Couple
\$17.97	Family

There are no medical questions and the program is available to age 70.

This program provides:

- 100% out-of-province/country worldwide travel coverage (\$1,000,000 lifetime maximum per person), no deductible including:
  - \$5000 repatriation
  - \$1000 hotel convalescence
  - \$15,000 medically delayed travel meals/accommodations
  - \$1000 return of vehicle
  - Emergency air ambulance back to province of residence
  - Services of Mondial
- Plus, for catastrophic purposes, after the \$2,500 per person/year deductible of eligible medical expenses in Canada is reached, 100% of these eligible expenses are covered up to the policy maximums\*.
  - Prescribed drugs
  - Private duty nursing
  - Private hospital room
  - Ambulance
  - Accidental dental
  - Paramedical Services based on \$50/visit
  - Durable Medical Equipment

(Note: The \$2,500 deductible is based on the cumulative amount of the eligible expenses, whether they are paid for personally, are processed through the PHSP, or paid for through another benefit/insurance program.)

(\*Disclaimer – where there is a discrepancy or conflict in this summary and Western Life Assurance Company Policy SER1001, the policy wording will prevail.)

For more information Call: 1-800-663-5793 email: <u>benefits@bcac.bc.ca</u>

Underwritten by Western Life Assurance Company