

MANULIFE GLOBAL YOUTH AND YOUTH/STUDENT PLANS

Schedule of Maximum Benefits by Plan <small>For additional information, refer to the individual policies.</small>	Youth All-Inclusive	Youth Emergency Medical	Youth/Student Deluxe
Eligible Age**	Up to age 29	Up to age 29	Up to age 29
Chaperones Coverage (Chaperones up to age 65)	—	—	Available to a proportion of 1 chaperone to 5 youths (up to age 18)
Medical Concierge Services	Included	Included	Included
Terrorism Coverage	Overall maximums apply	Overall maximums apply	Overall maximums apply
Trip Cancellation/Interruption/Disruption			
Trip Cancellation	Up to Sum Insured (maximum \$5,000)	—	Up to Sum Insured (maximum \$10,000)
Trip Interruption	Economy	—	Economy
Tour/Cruise Cancellation	Up to \$1,000	—	Up to \$1,000
Schedule Change	Up to \$1,000	—	Up to \$1,000
Accommodation & Meal Expenses for Trip Interruption	Up to \$300	—	Up to \$300
Accommodation & Meal Expenses for Trip Disruption	Up to \$300	—	Up to \$700
Emergency Medical †			
Hospital and Medical	Up to \$1,000,000	Up to \$1,000,000	Up to \$5,000,000
Accidental Dental	Up to \$1,000,000	Up to \$1,000,000	Up to \$5,000,000
Medical Evacuation & Return Home	Up to \$1,000,000	Up to \$1,000,000	Up to \$5,000,000
Accommodation and Meal Expenses	Up to \$3,500	Up to \$150	Up to \$3,500
Visit to Bedside	Round Trip Economy Fare	Round Trip Economy Fare	Round Trip Economy Fare
Repatriation of Remains	Reasonable expenses	Reasonable expenses	Reasonable expenses
Hospital Allowance	Up to \$500	Up to \$500	Up to \$500
Baggage & Personal Effects	Up to \$500		Up to \$1,000
Delayed Luggage	Up to \$100	—	Up to \$400
Delayed Sporting Equipment	Up to \$150	—	Up to \$150
Lost Luggage - Maximum Per Item	Up to \$300	—	Up to \$500
Travel Accident			
Air Flight Accident	Up to \$25,000	—	Up to \$100,000
Worldwide Accident	Up to \$10,000	—	Up to \$50,000

TRAVEL INSURANCE EXCLUSIONS AND LIMITATIONS

The Manulife Global Travel Insurance Policy has Exclusions and Limitations, including some that relate to existing health conditions. Please see the policy for full details.

Below is a partial list of Exclusions.

What does Trip Cancellation & Interruption Insurance not cover?

Exclusions:

If the Trip Cancellation covered amount purchased is less than \$20,000, we will not cover any expenses for any medical condition related to you, your spouse, or your children, if that medical condition was not **stable** in the 3 months before the insurance purchase date or application date as indicated on your confirmation. In addition to the "stable" requirement, we will not cover any expenses relating to:

- your/their heart condition if, in the 3 months before the insurance purchase date or application date as indicated on your confirmation, any of your/their heart condition(s) has/have not been **stable** or you/they have taken any form of nitroglycerine for the relief of angina pain; and/or
- your/their lung condition if, in the 3 months before the insurance purchase date or application date as indicated on your confirmation, any of your/their lung condition(s) has/have not been **stable** or you/they required treatment with oxygen or prednisone for any lung condition.

If the Trip Cancellation covered amount purchased is \$20,000 or more, additional exclusions apply. Please see the policy.

What does Emergency Medical Insurance not cover?

Exclusions:

The pre-existing condition exclusion that applies to you depends on the plan you purchased and your age at the time you purchased this policy.

Pre-existing condition exclusion 1

We will not pay any expenses relating to:

- a pre-existing condition that was not **stable** in the **three (3) months** before your effective date; and/or
- a heart condition if, in the **three (3) months** before your effective date, any heart condition has not been **stable** or you have taken any form of nitroglycerine for the relief of angina pain; and/or
- a lung condition if, in the **three (3) months** before your effective date, any lung condition has not been **stable** or you required treatment with oxygen or prednisone for any lung condition.

Pre-existing condition exclusion 2

We will not pay any expenses relating to:

- a pre-existing condition that was not **stable** in the **six (6) months** before your effective date; and/or
- a heart condition, if, in the **six (6) months** before your effective date, any heart condition has not been **stable** or you have taken any form of nitroglycerine for the relief of angina pain; and/or
- a lung condition, if, in the **six (6) months** before your effective date, any lung condition has not been **stable** or you required treatment with oxygen or prednisone for any lung condition.

Pre-existing condition exclusion 3

We will not pay any expenses relating to:

- a pre-existing condition that was not **stable** in the **twelve (12) months** before your effective date; and/or
- a heart condition if, in the **twelve (12) months** before your effective date, any heart condition has not been **stable** or you have taken any form of nitroglycerine for the relief of angina pain; and/or
- a lung condition if, in the **twelve (12) months** before your effective date, any lung condition has not been **stable** or you required treatment with oxygen or prednisone for any lung condition.

Definitions: (Note that other definitions are used. Please consult the policy.)

Stable means a medical condition is considered stable when all of the following statements are true:

1. there has not been any new treatment prescribed or recommended, or change(s) to existing treatment (including a stoppage in treatment), and
2. there has not been any change in medication, or any recommendation or starting of a new prescription drug, and
3. the medical condition has not become worse, and
4. there has not been any new, more frequent or more severe symptoms, and
5. there has been no hospitalization or referral to a specialist, and
6. there have not been any tests, investigation or treatment recommended, but not yet complete, nor any outstanding test results, and
7. there is no planned or pending treatment.

All of the above conditions must be met for a medical condition to be considered stable.

Change in medication means the medication dosage, frequency or type has been reduced, increased or stopped, and/or new medication(s) has/have been prescribed. Exceptions: the routine adjustment of Coumadin, warfarin or insulin (as long as they are not newly prescribed or stopped) to test your blood levels; and a change from a brand name medication to a generic brand medication of the same dosage.

EVENTS COVERED FOR TRIP CANCELLATION OR TRIP INTERRUPTION INSURANCE SPECIFIC TO THESE STUDENT PACKAGES.

16. Your or your travel companion's failure of an examination which requires you or your travel companion to re-sit the examination during your trip.

17. The cancellation of your school trip by the school board due to:

- a teachers' labour strike; or
- the school board determines there is a risk of harm to you during your school trip because of an identified threat arising from an event that occurred within 90 days of your scheduled departure date.

In addition, the school trip, or a portion of the school trip, includes a visit or a stay in the area or vicinity where the event occurred.