

MANULIFE GROUP TRAVEL INSURANCE

- Emergency Medical Travel insurance



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	International Association of Heat and Frost Insulators & Allied Workers, No. 118 Health and Wellness Trust
GROUP POLICY NUMBER	DAT00013345
CLIENT IDENTIFICATION NUMBER	Not Applicable
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	70 (all eligible active members under age 70)
AGE LIMITS FOR DEPENDENT CHILDREN	As defined in the Policyholder's Benefit Plan eligibility rules
PRE-EXISTING MEDICAL CONDITION STABILITY PERIOD	Sudden and Unforeseen (ages 0-69)
COVERAGE PERIOD (# of days per trip)	90 days
ENDORSEMENT(S)	Not Applicable

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: International Association of Heat and Frost Insulators & Allied Workers
Group Policy Number: DAT00013345

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 + 519-735-9448



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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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