



GlobalExcel®

and

EUROPEAN BENEFITS ADMINISTRATORS

Global Excel and European Benefits Administrators have partnered to offer multilingual medical and non-medical assistance 24 hours per day.

Case management is provided by a multidisciplinary team of benefit specialists, case managers, registered nurses and on-site physicians.

With the combined expertise of two internationally recognized assistance companies you can expect fast and reliable service.

Combined services include:

- Medical record review
- Medical referral
- Case management
- Beneficiary assistance
- On-line preparation and assistance services
- Travel assistance
- Repatriation
- Direct billing
- Cost containment
- Claims administration in multiple currencies
- Co-ordination of benefits



No matter where you are in the world, we are there to help!

WORLDWIDE

etfs Sales Offices

VANCOUVER - TORONTO - MONTREAL - LENNOXVILLE



“Commitment to Service”

is our guiding principle to quality assurance.

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This brochure is intended for promotional purposes and is not an insurance policy. It is not an offer of insurance. It contains some information about coverages offered by Royal & Sun Alliance Insurance Company of Canada, but it does not list all of the conditions and exclusions that apply to the described coverages. The actual wording of the respective policies govern all situations.

The benefits and products described may be modified without prior notice.

Viator Expatriate Health Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc. and European Benefits Administrators.

Life, Accidental Death and Dismemberment and Long-Term Disability coverages are arranged by Norfolk Mobility Benefits Inc., a subsidiary of Mobility Saint Honoré and are underwritten severally and not jointly.

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WHAT IS VIATOR EXPATRIATE HEALTH INSURANCE

A comprehensive package of worldwide health care insurance benefits for the Canadian Expatriate.

WHO IS ELIGIBLE

- Canadians, under age 70, living, working or studying outside of Canada
- Canadian employers providing coverage to their employees on work assignments abroad

WHY PURCHASE VIATOR

- Exceptional customer service
- Practical, secure and easy to use on-line services to locate hospitals and doctors, request benefit pre-authorization and direct payment to hospitals, access to claim forms and claims status verification
- Direct deposit of claim payments into designated bank accounts in any of 110 different currencies
- Plan design options for employer groups

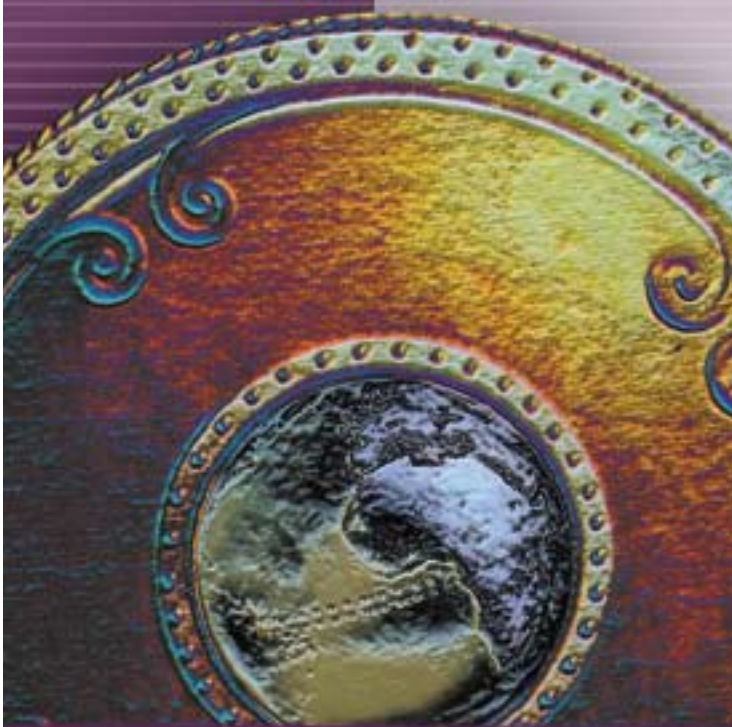
VIATOR AS A STUDENT HEALTH INSURANCE SOLUTION

Most travel insurance plans only cover medical emergencies and repatriate you home when continued care is required. This is not ideal while living and studying in the United States or abroad. Viator Expatriate Health Insurance is for services provided while living, travelling and studying out of Canada. You will not have to leave your studies behind! Call and ask for more details regarding Viator as a competitively priced health insurance solution for students abroad.



EXPATRIATE

HEALTH INSURANCE



AT HOME WORLDWIDE

AT HOME



# VIATOR EXPATRIATE HEALTH INSURANCE

## DO YOUR EXPATS HAVE UNIQUE NEEDS?

etfs provides comprehensive health and travel insurance benefit solutions for both individual and group expat insurance needs.

## BENEFIT SUMMARY

BENEFIT	LIMIT	DESCRIPTION (per insured person per injury or sickness)
In-patient Hospital Benefit	100%	Up to semi-private room accommodation
Paramedical Services	\$500 per profession	Chiropractor, physiotherapist, osteopath, podiatrist or acupuncturist
Nursing at Home	\$10,000	Up to 12 weeks
Ground Ambulance	100%	Costs for ambulance to hospital
Out-Patient Services	\$10,000	Includes prescription drugs and durable equipment
Emergency Dental Treatment	\$5,000	Accidental blow to the mouth
Repatriation/Local Burial	\$10,000	Repatriation back to Canada or to your country of residence abroad in the event of death
Emergency Medical Evacuation	100%	Cost of licensed air ambulance service
Compassionate Emergency Travel	\$3,000	Single round-trip economy airfare for one family member, including up to \$150 per day for meals and accommodation
Parent Accompanying Child	100%	Costs for parent to stay in hospital with insured child under 15 years of age
Complicated Maternity	\$5,000	Includes reasonable and customary costs for hospital and medical expenses incurred for pre-natal care, childbirth and post-natal care treatment when diagnosed as a complicated pregnancy

## EMPLOYER BENEFIT OPTIONS

BENEFIT	LIMIT	DESCRIPTION (per insured person per injury or sickness)
Prescription Drugs	\$25,000	For drugs, serums and therapeutic vaccines
Routine Dental	\$2,000	Basic and major dental treatment, including cleanings, crowns, and dentures
Maternity and Well-Baby Care	\$10,000	Includes routine visits and delivery
Vision Care	\$35 for eye examination \$150 for accessories	Includes costs for frames, lenses and contact lenses

When preparing for time abroad, there are many issues for both you and your family to consider. Deciding on health insurance is just one of them. Viator gives you the confidence that comes from knowing you have made the right choice.

### PLAN HIGHLIGHTS

- Overall maximum limit per injury or sickness: \$1,000,000 CDN
- Individual benefit maximums are replenished for each new medical condition
- Second opinion service prior to surgery
- Transportation to the nearest centre of medical excellence
- Benefits maintained during temporary returns to Canada \*
- Re-entry into Canada is facilitated with provincial plan replacement coverage for up to 90 days \*

\*Subject to limitations and restrictions

### EMPLOYER BENEFIT OPTIONS

For Canadian employers covering expatriates

- Health benefits include a routine health examination and options of: prescription drugs, routine dental, maternity and well-baby care and vision care

### ADDITIONAL EMPLOYER BENEFIT OPTIONS

- Life, Accidental Death and Dismemberment and Long-Term Disability coverage arranged by Norfolk Mobility Benefits Inc., a subsidiary of Mobility Saint Honoré

## OTHER VIATOR PRODUCTS

### INPATRIATE HEALTH INSURANCE

Provides foreign nationals working in Canada or returning Canadians and their families, with temporary provincial plan replacement coverage that fills the gap created by waiting periods and residency requirements.

### GROUP STOP-LOSS INSURANCE

Provides an affordable solution to reduce the employer's risk of self-funding group extended health and drug plans by assuming the risk once a predetermined claim threshold is reached.

### GROUP TRAVEL EMERGENCY MEDICAL INSURANCE

Provides emergency medical and assistance benefits for participants of employer, union and association groups, while travelling outside their province/territory of residence or Canada.

### PRIORITY CARE HEALTH INSURANCE

An individual health insurance plan which provides access, without delay, to the best health facilities, the support of our 24/7 medical team, as well as the support of a family member or other travel companion, while undergoing treatment.

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