

Benefits Comparison

Important Features	BCRTA Prestige	BCRTA Medoc	GSC Travel
Medical Emergency Maximum	\$5,000,000 per person, per policy year	\$5,000,000 per person, per policy year	\$5,000,000 per incident, per eligible participant
Pre-Existing Medical Conditions Stability Period	Sudden and unforeseen <i>Returning applicants after less than 24 months – 90 days stable (or taken nitroglycerin more than once per week specifically for relief of angina pain for any heart condition or treated with home oxygen or taken oral steroids for any lung condition in the 90 days) will apply to any trips booked or departed on during the first 90 days or before effective date of new policy.</i>	90 days stable <i>(or taken nitroglycerin more than once per week specifically for relief of angina pain for any heart condition or treated with home oxygen or taken oral steroids for any lung condition in the 90 days)</i>	90 days stable
Trip Cancellation, Interruption & Delay Insurance	\$8,000 per insured person, per trip This benefit can apply to trips within the home province	\$8,000 per insured person, per trip This benefit can apply to trips within the home province	Not Covered
Upgrade Cost or Single Supplement Benefit	Included	Included	Not Covered
Baggage & Personal Effects	\$1,500 per insured to a max of \$3,000 per family * including \$400 per insured to a max \$1,000 per family for the purchase of necessary toiletries and personal clothing as a result of your checked baggage being delayed by the carrier more than 12 hours after your arrival	\$1,500 per insured to a max of \$3,000 per family * including \$400 per insured to a max \$1,000 per family for the purchase of necessary toiletries and personal clothing as a result of your checked baggage being delayed by the carrier more than 12 hours after your arrival	Not Covered
Document Replacement	\$500 in the event of loss or theft: passport, driver's license, birth certificate, travel visa, other gov't issued documents required for travel	\$500 in the event of loss or theft: passport, driver's license, birth certificate, travel visa, other gov't issued documents required for travel	Not Covered
Annual Plan Duration	Yes, Base Plan covers unlimited trips up to 62 consecutive days outside of Canada (trips can be of unlimited duration in Canada)	Yes, Base Plan provides unlimited trips up to 17 or 35 consecutive days outside of Canada (trips can be of unlimited duration in Canada)	30 days or 60 days

Is coverage for longer trips available?	Yes, a Supplemental plan is available for up to 182 or 212 days	Yes, Supplemental plan is available for up to 182 or 212 days	No
Air Emergency Transportation or Evacuation	Air ambulance; or one-way economy airfare (including medical attendant/stretchers seats when required)	Air ambulance; or one-way economy airfare (including medical attendant/stretchers seats when required)	Air evacuation (including a medical attendant when necessary); or one-way economy airfare (including medical attendant/stretchers seats when required)
Private Duty Nursing	\$10,000 per insured (in hospital only)	\$10,000 per insured (in hospital only)	\$5,000 per calendar year
Vehicle Return Benefit	\$5,000	\$5,000	\$1,000
Pet Return	\$500	\$500	Not Covered
Physiotherapy & Other Professional Services	Physiotherapist, chiropractor, osteopath, chiropodist or podiatrist up to \$500 per profession	Physiotherapist, chiropractor, osteopath, chiropodist or podiatrist up to \$500 per profession	Not Covered
Emergency Dental Expenses	\$5,000	\$5,000	\$2,000
Emergency Relief of Dental Pain	\$600	\$600	Not Covered
Incidental Hospital Expenses	\$250	\$250	Not Covered
Additional Hotel & Meal Expenses	\$350 per day, Max. \$3,500	\$350 per day, Max \$3,500	\$150 per day, Max \$1,500 (10 day max)
Non- Medical Emergency Evacuation	\$5,000	\$5,000	Not Covered
Transportation to the Bedside	Round trip economy airfare + additional Hotel & Meal Expenses (\$350 per day, Max \$3,500) Includes family or close friend Requires 3 day of hospitalization (unless under age 21) or to identify body	Round trip economy airfare + additional Hotel & Meal Expenses (\$350 per day, Max \$3,500) Includes family or close friend Requires 3 day of hospitalization (unless under age 21) or to identify body	Round trip economy airfare + \$150 per day (5 day max) Includes only specific family members Requires 7 day of hospitalization or to identify body
Return of Minor Dependent Child with Escort	One-way economy airfare + return economy transportation for an escort (when required)	One-way economy airfare + return economy transportation for an escort (when required)	Not covered
Repatriation or Burial	\$5,000	\$5,000	\$5,000 repatriation only
Flight Accident & Accidental Death & Dismemberment	Flight Accident – up to \$100,000 AD&D – up to \$25,000	Flight Accident – up to \$100,000 AD&D – up to \$25,000	Not Covered

Return airfare	Not covered	Not covered	One-way economy airfare if vehicle is stolen or rendered inoperable
Referral Services	Covered under EHC Plan	Not covered	\$50,000 per calendar year
Extending Coverage while on a trip?	Yes, prior to coverage lapsing. If any claims during trip or reason to submit a claim, insurer approval is required.	Yes prior to coverage lapsing. If any claims during trip or reason to submit a claim, insurer approval is required.	Increase trip duration from 30-60 days must be made prior to departure.
Return to Home Province or Territory or Residence	Trips are separated by a return to home province or territory of any length, even if less than 24 hours.	Trips are separated by a return to home province or territory of any length, even if less than 24 hours.	You must return to your province of residence for at least 24 hours before your trip duration coverage resets.