



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

Ray Battiston, BA, CAIB, CIP  
Insurance Broker

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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 policy governs all situations.

The benefits described are subject to change without notice at anytime.

Viator™ Individual 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.

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.:Viator™

Individual Expatriate Health Insurance



TRAVEL & HEALTHCARE SOLUTIONS

WHAT IS VIATOR EXPATRIATE HEALTH INSURANCE

- A comprehensive package of worldwide health benefits for the Canadian Expatriate

WHO IS ELIGIBLE

- Canadians, under age 70, living, working or studying outside of Canada

WHY PURCHASE VIATOR

- Exceptional customer service
- Direct deposit of claim payments into designated bank accounts in any of 110 different currencies
- 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

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.



AT HOME



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 for surgery
- Transportation to the nearest centre of medical excellence
- Re-entry into Canada is facilitated with provincial plan replacement coverage for up to 90 days, subject to limitations and restrictions



# VIATOR EXPATRIATE HEALTH INSURANCE

## 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 accommodations   |
| Parent Accompanying Child      | 100%                 | Costs for a 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 |

## EXPATS HAVE UNIQUE NEEDS?

etfs provides a comprehensive health and travel insurance benefit solution.



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