

**Backgrounder - Medical Insurance for the Parents & Grandparents Super Visa**

Citizenship and Immigration Canada (CIC) has specific requirements of applicants to the Super Visa with respect to medical insurance. Applicants are required to submit proof of a private medical insurance policy which:

1	Is valid for a minimum of one year
2	Is issued from a Canadian Insurance Company
3	Has a minimum coverage limit of \$100,000
4	Covers health care, hospitalization, and repatriation expenses
5	Is valid for each (I.E. multiple) entry into Canada
6	Is available for review by a port of entry officer

Source: <http://www.cic.gc.ca/english/visit/supervisavisa-how.asp>

**Canadian Hospital & Medical Care is very expensive for non-residents**

<b>Hospitalization</b>	\$1,500 to \$5,000+ <i>per day</i>
<b>ER and Urgent Care Ward</b>	\$800+
<b>Ground Ambulance</b>	\$300+
<b>Other types of costs</b>	Physicians/Surgeon fees, Diagnostics (X-Ray, Lab Tests, Etc.), Prescription Medication, Medically Assisted Transport back to country of origin, Repatriation of mortal remains or local burial in event of death, Etc.

**Medical Plans for Visitors in the Canadian Marketplace: Two main types**

<p><b>1) 'Visitor to Canada' Emergency Medical</b></p> <p><b>NOTE:</b> <u>Not</u> all plans marketed to Visitors meet the Super Visa requirements. Some plans require the standard terms to be amended with a 'Super Visa Endorsement' from the Insurer.</p>	<p>In essence "travel health insurance" for visitors. In response to an unforeseen medical emergency due to sickness or injury, visitor plans cover the initial emergency medical care, and typically only a limited degree of follow-up consultation after a person has been declared medically fit to travel back to their country of origin.</p>
<p><b>2) 'Expatriate' Health Plans</b></p>	<p>In response to symptoms of illness or injury, expat health plans cover both initial medical care, plus medically necessary continuing care, either until the policy expiry date, or on policies with renewal guarantee, for as long as the person remains eligible for coverage.</p>

**Plans available from Canadian Insurance Companies can differ in significant ways, including:**

<b>Deductible Options, and How the Deductible works</b>	Deductibles can range from Nil, to \$10,000 On some plans the deductible applies PER POLICY, and some plans PER CLAIM.
<b>Eligibility Criteria: Who can and can't buy a policy</b>	Eligibility Criteria (rules as to who may buy a policy) differ. Eg. Some companies deem ineligible any applicant who has had a diagnosis of specific medical conditions, or who has had certain types of medical treatment.
<b>Coverage regarding Pre-Existing Medical Conditions</b>	Some plans offer no coverage of pre-existing conditions, some cover stable chronic conditions in the event of unexpected emergency, some require certain ages to answer qualifying health history questions, some offer a custom quotation based on completion of a detailed medical questionnaire.
<b>Terms for Renewal</b>	Most plans are renewable <i>subject to approval by the insurance company</i> . Some Expatriate Health Plans offer a renewal guarantee regardless of a change in the insured person's health.

Visitors and their Sponsors are advised to consider medical plan options with respect to both:

1. The Super Visa application requirements, and
2. Their particular needs / preferences which could include:
  - a) Coverage for a past / current (“Pre-Existing”) medical condition
  - b) Coverage for travel outside Canada
  - c) Coverage with a renewal guarantee if intent is to stay in Canada over 1 year continuously

## Frequently Asked Questions (FAQ)

1	<p>How much does the insurance cost?</p> <p>Insurance Premiums range considerably, depending on:</p> <ol style="list-style-type: none"> <li>1. Age of applicant</li> <li>2. Health history, and whether coverage of a pre-existing medical condition is required or waived</li> <li>3. Choice of deductible (deductibles range from Nil to \$10,000) <b>Significant discounts are applied when choosing a deductible of \$1,000 or higher</b></li> <li>4. Sum of insurance: \$100,000 vs. higher sums such as \$500,000 \$1,000,000 or higher <b>Approximate Range of Annual Premiums according to Age Band – FOR \$100,000 Coverage</b></li> </ol> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">With deductibles ranging from Nil to \$10,000</th> </tr> </thead> <tbody> <tr> <td>Ages 45 – 49</td> <td style="text-align: center;">1,000 - 1,900</td> </tr> <tr> <td>Ages 50 - 54</td> <td style="text-align: center;">1,000 - 1,900</td> </tr> <tr> <td>Ages 55 - 59</td> <td style="text-align: center;">1,000 - 1,900</td> </tr> <tr> <td>Ages 60 - 64</td> <td style="text-align: center;">1,300 – 2,200</td> </tr> <tr> <td>Ages 65 - 69</td> <td style="text-align: center;">1,600 – 2,700</td> </tr> <tr> <td>Ages 70 - 74</td> <td style="text-align: center;">2,200 – 3,800</td> </tr> <tr> <td>Ages 75 - 79</td> <td style="text-align: center;">2,700 – 5,400</td> </tr> <tr> <td>Ages 80 - 85</td> <td style="text-align: center;">3,000 – 6,300</td> </tr> <tr> <td>Ages 86+</td> <td style="text-align: center;">3,600 – 8,600</td> </tr> </tbody> </table>		With deductibles ranging from Nil to \$10,000	Ages 45 – 49	1,000 - 1,900	Ages 50 - 54	1,000 - 1,900	Ages 55 - 59	1,000 - 1,900	Ages 60 - 64	1,300 – 2,200	Ages 65 - 69	1,600 – 2,700	Ages 70 - 74	2,200 – 3,800	Ages 75 - 79	2,700 – 5,400	Ages 80 - 85	3,000 – 6,300	Ages 86+	3,600 – 8,600
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2	<p>Does the full premium need to be paid up front for the year?</p> <p>Yes, for almost all Super Visa compliant plans.</p>																				
3	<p><span style="border: 1px solid red; padding: 2px;">DECLINED</span> If the Super-Visa application is declined, or withdrawn is the premium refundable?</p> <p>Yes, in most cases. Some companies will require a copy of the C.I.C. Refusal Letter, or an affidavit from the sponsor in the case of withdrawal. A partial refund may be available if the policy cancelled after the effective date, so long as no medical claim has been made. Refund administration fees apply.</p>																				
4	<p>If applying for the Super Visa from outside Canada, when should the insurance start?</p> <p>Future date the insurance start date in line with the visitor’s expected date of travel to Canada, and take into consideration CIC’s processing time for visa applications – visit <a href="http://www.cic.gc.ca/english/information/times/temp/visitors.asp">http://www.cic.gc.ca/english/information/times/temp/visitors.asp</a>. If the insurance effective date is approaching and the Super Visa application is still in process, you <b>must</b> get the policy effective date postponed...before it takes effect.</p>																				
5	<p>Is a partial refund available for those who only stay in Canada a few months each year?</p> <p>Yes, on most plans, provided that no insurance claims have been submitted.</p>																				

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