

Medical Declaration for Visitors to Canada - Enhanced Plan

We want to make applying for travel insurance as easy as possible for you. In order to determine if you are eligible for the Visitors to Canada - Enhanced Plan, we need you to answer some medical questions.

This form can be used as a working document to take to your doctor, who can help you fill in the answers for the required fields if necessary.

When all of the answers are present, please complete the formal application - do not mail this printed form to us.

Note: This is not an application. Questions subject to change without notice.

Important: Please review the **Definitions** at the bottom before filling out this document.

Section 1

Are you eligible for coverage?

Eligibility

You must be at least 30 days old and age 85 or under. You are not eligible for this travel emergency medical insurance if any of the following apply to you or anyone you want to cover:

- Have been advised by a physician not to travel
- Have been diagnosed with a terminal illness with less than 2 years to live
- Have been diagnosed with or received *treatment* within the last 2 years for a pancreatic, lung, brain, or liver cancer
- Have ever been diagnosed with any type of cancer that has spread from one part or organ of the body to another (metastatic cancer)
- Have had or are waiting for an organ or bone marrow transplant (excluding corneal transplant)
- Have ever been diagnosed with congestive heart failure
- Have been prescribed or used home oxygen in the last 12 months
- Require kidney dialysis
- Reside in a nursing home or long-term care facility
- Age 86 or older

Section 2

Qualification questions for the Enhanced Plan

You will need to answer the following questions to determine if you are eligible to purchase the Visitors to Canada - Enhanced Plan. If you are unsure of your answer to any medical question, you may want to consult your doctor.

	Person 1		Person 2	
	Yes	No	Yes	No
1. In the last 12 months , have you experienced a heart or lung condition, shortness of breath, chest pain, stroke, or mini-stroke/Transient Ischemic Attack (TIA) that resulted in any of the following:				
a. Was newly diagnosed	☐	☐	☐	☐
b. Prescribed any new medication or any change in dosage, frequency, or type of medication	☐	☐	☐	☐
c. Had any new <i>treatment</i> or any change in <i>treatment</i> , including investigation or testing	☐	☐	☐	☐
d. Referral to a specialist physician for investigation or testing	☐	☐	☐	☐
e. Hospitalization or being seen in the emergency department of a hospital	☐	☐	☐	☐
2. Have you experienced the following heart conditions or <i>treatments</i> ?				
a. Heart bypass, heart valve surgery, or angioplasty more than 10 years ago. Use the date of the most recent procedure.	☐	☐	☐	☐
b. Diagnosed with a heart valve disorder, but not yet had heart valve surgery.	☐	☐	☐	☐
3. Have you ever been diagnosed with congestive heart failure?	☐	☐	☐	☐
4. In the last 12 months , have you:				
a. Been diagnosed with or <i>treated</i> for internal bleeding?	☐	☐	☐	☐
b. Been admitted to a hospital for a gastrointestinal disease or disorder?	☐	☐	☐	☐
c. Received <i>treatment</i> , including investigation or testing for any cancer (excluding basal cell and squamous cell skin cancer)?	☐	☐	☐	☐
5. In the last 12 months , have you been prescribed or taken any of the following medications?				
a. Lasix or furosemide for any reason	☐	☐	☐	☐
b. Prednisone for a lung condition	☐	☐	☐	☐
c. Any form of nitroglycerine for relief of angina pain, including on an as-needed basis	☐	☐	☐	☐
6. In the last 12 months , have you been prescribed or taken medications for diabetes and a heart condition? Do not include medication that is prescribed solely for the control of blood pressure. If only 1 condition applies, answer No .	☐	☐	☐	☐

If you answer “**Yes**” to **any** of the above questions, **you are not eligible** to purchase the Visitors to Canada - Enhanced Plan. However, you remain eligible for the Visitors to Canada – Basic or Standard Plan. Please contact your travel agent, broker, or Manulife Customer Service to learn more about these options.

If you answered “**No**” to **all** of the above questions, you are eligible to purchase the Visitors to Canada - Enhanced Plan.

Pre-existing Condition Exclusion - Enhanced Plan

The following *pre-existing condition* exclusion applies to the Visitors to Canada - Enhanced Plan.

We will not reimburse you for any claims or expenses directly or indirectly related to:

- Any *pre-existing condition* that was not *stable* in the 180 days before your effective date
- A heart condition that was not *stable* or that required any form of nitroglycerine to relieve angina pain in the 180 days before your effective date
- A lung condition that was not *stable* or that required *treatment* with oxygen or prednisone in the 180 days before your effective date

Definitions

Italicized words have a specific meaning. Please refer to the following definitions when completing the Medical Declaration.

Change in medication means the medication dosage, frequency or type has been reduced, increased or stopped, and/or new medication has been prescribed. Exceptions: the routine adjustment of Coumadin, warfarin, or insulin (as long as they are not newly prescribed or stopped) and there has been no change in your *medical condition*; and a change from a brand name medication to a generic brand medication of the same dosage.

Medical condition — any disease, sickness, or injury (including symptoms of undiagnosed conditions).

Pre-existing condition means any *medical condition* that exists prior to your effective date.

Stable – A *medical condition* is considered *stable* when all of the following statements are true:

1. there has not been any new *treatment* prescribed or recommended, or change(s) to existing *treatment* including a stoppage in *treatment*), and
2. there has not been any *change in medication*, or any recommendation or starting of a new prescription drug, and

3. the *medical condition* has not become worse, and
4. there have not been any new, more frequent, or more severe symptoms, and
5. there has been no hospitalization or referral to a specialist, and
6. there have not been any tests, investigation, or *treatment* recommended, but not yet complete, nor any outstanding test results, and
7. there is no planned or pending *treatment*.

All of the above conditions must be met for a *medical condition* to be considered stable.

Treatment, Treated means hospitalization, a procedure prescribed, performed or recommended by a physician for a *medical condition*. This includes but is not limited to prescribed medication, investigative testing, and surgery.

Important: Any reference to testing, tests, test results, or investigations excludes genetic tests. “Genetic test” means a test that analyzes DNA, RNA, or chromosomes for purposes such as the prediction of disease or vertical transmission risks, or monitoring, diagnosis, or prognosis.