



# Essential Information

## for Visitors and New Residents about Medical Insurance

*“When I spoke to Jason at DCIS, it was a pleasant surprise to see someone who was knowledgeable about the various insurance products, but more importantly, had the patience to understand my case, speak with me at leisure and then provide options on the way forward.”*

—Sponsor of a parent applying for the Super Visa

### Who needs medical insurance?

**Anyone visiting or relocating to Canada who is not (or not yet) covered by Government Health Insurance should have medical insurance in place before arrival in Canada.**

This includes people entering Canada on a Visitor Visa, Work Permit, or Study Permit, as well as newly arrived Permanent Residents and Returning Canadians who may have a waiting period for Government Insurance.

### Why is medical insurance important?

Because hospital and medical care is very expensive in Canada. Here are approximate medical costs which apply to non-residents:

<b>Hospitalization</b>	\$1,500 to \$5,000+ per day
<b>Emergency Room Fee</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.

[> More ....](#)

## Medical insurance *required* for Parents & Grandparents **Super Visa**

Citizenship and Immigration Canada (CIC) requires applicants to the Super Visa to provide 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 during the one year coverage period
6. Is available for review by a port of entry officer

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

### Before buying medical insurance, be sure to review BOTH:

1. Citizenship and Immigration Canada's medical insurance requirements, (if applicable), and
2. Particular coverage needs / preferences which could include:
  - a) Coverage for a past or current (ie "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

### What does private hospital and medical insurance cover?

#### 1. Emergency Medical Plans

NOTE: *Not all plans marketed to Visitors meet the Super Visa requirements.*

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 only a limited degree of follow-up consultation. On Emergency Plans the insurer has the right to require the policy holder to return to their country of origin for continuing medical care, once he or she has been declared medically fit to travel home.

#### 2. Comprehensive Health Plans

In response to symptoms of illness or injury, comprehensive health plans cover both initial medical care, plus medically necessary continuing care, either until the policy expiry date, or on policies with a renewal guarantee, for as long as the person remains eligible for coverage.

### How much does medical insurance cost?

Insurance Premiums range considerably, depending on:

1. Age of applicant
2. Health history, and type of plan purchased
3. Choice of deductible — *Significant discounts apply with deductibles of \$1,000 or higher*
4. Sum of insurance: \$100,000 vs. higher sums such as \$500,000–\$1,000,000+

Range of annual premiums for \$100,000 Emergency Coverage, with deductibles ranging from Nil to \$10,000

AGES 0–44	700–1,900+	AGES 65–69	1,600–2,700+
AGES 45–49	1,000–1,900+	AGES 70–74	2,200–3,800+
AGES 50–54	1,000–1,900+	AGES 75–79	2,700–5,400+
AGES 55–59	1,000–1,900+	AGES 80–85	3,000–6,300+
AGES 60–64	1,300–2,200+	AGES 86+	3,600–8,600+

An option to pay by installments is now available for SuperVisa applicants!

