

EUROPEAN BENEFITS ADMINISTRATORS



GlobalExcel®

**Worldwide medical assistance**

With the combined expertise of two internationally recognized assistance companies you can expect fast and reliable service. Global Excel and European Benefits Administrators have partnered to offer multilingual medical and non-medical assistance 24 hrs/day.

Case management is provided by a multidisciplinary team of benefit specialists, case managers, registered nurses and on site physicians.

**Combined services include:**

- Medical record review
- Medical referral
- Medical 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!

**INGLE**™  
INSURANCE  
1.800.360.3234

Broker Contact Information

**ETFS**™  
ROYAL & SUNALLIANCE

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.

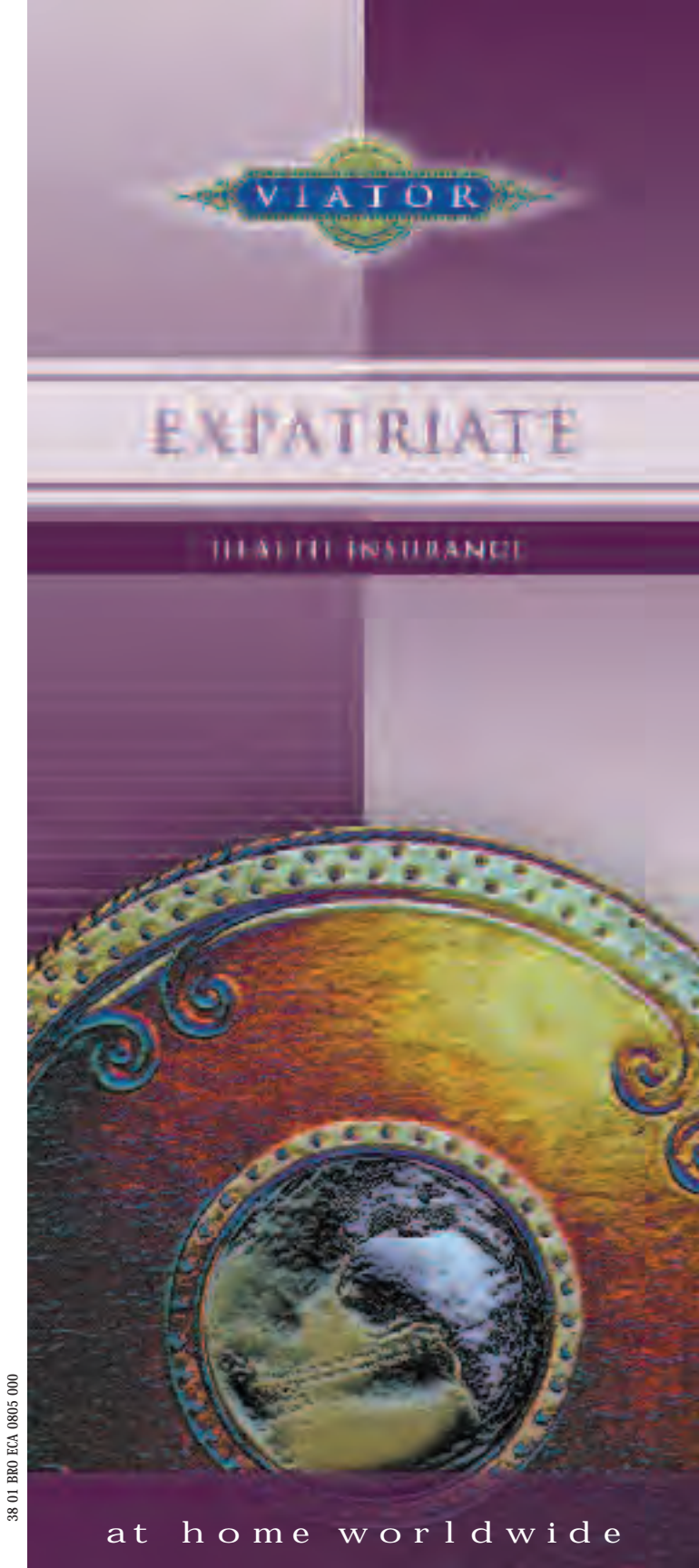
The Viator Group Travel Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc.

™ The following is a trademark of Expert Travel Financial Security (E.T.F.S.) Inc., a member of the ETFS Financial Group: ETFS.

® The following is a registered trademark of Expert Travel Financial Security (E.T.F.S.) Inc., a member of the ETFS Financial Group: the Viator logo.

® The following is a registered trademark of Global Excel Management Inc., a member of the ETFS Financial Group: the Global Excel logo.

™ The Royal & SunAlliance logo is a trademark owned by Royal & SunAlliance Plc, licensed by Royal & Sun Alliance Insurance Company of Canada.



**WHAT IS VIATOR EXPATRIATE**

Viator Expatriate is a comprehensive package of worldwide health, dental, life and disability insurance benefits for the Canadian Expatriate.

**WHO IS ELIGIBLE**

- Canadians working or studying while living outside of Canada
- Canadian employers providing coverage to their employees on work assignments abroad

**WHY PURCHASE VIATOR**

- Guaranteed exceptional customer service
- Customized plan designs for Groups
- Direct deposit of claim payments into designated bank accounts in 110 different currencies
- Practical on-line services that enable you to locate doctors, request benefit pre-authorization and request direct payment to hospitals

**VIATOR student solution**

Viator offers the appropriate health insurance plan at a competitive price. You will never have to leave your studies! Because most travel insurance plans only cover emergencies, and will not cover pre-existing medical conditions — it may not be the right choice if you intend to study in the United States or abroad. Call and ask for more details on our student health insurance solution.





# VIATOR EXPATRIATE HEALTH INSURANCE

## Do your **EXpats** have unique needs?

If so, we at E.T.F.S. (Expert Travel Financial Security) Inc. have the answers. We are the health and travel insurance experts and we want your business. Other companies simply aren't able to accommodate exceptions to their rules. We believe that the solutions available to clients should not depend on the size of the group or the amount of premium collected. We're committed to finding a solution for every insurance need.

## 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 Includes up to \$150 per day for meals and accommodations
Parent Accompanying Child	100%	Costs for 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 complicated

### Some additional corporate options for employers

## life and disability benefits – including life, accidental death and dismemberment, and long-term disability.

Prescription Drugs	\$25,000	For drugs, serums and vaccines
Routine Dental	\$2,000	Basic and major dental treatment. Includes cleanings, crowns, and dentures
Routine Maternity	\$10,000	Includes routine visits, delivery and well-baby care
Vision Care	\$35 for eye examination \$150 for accessories	Includes costs for frames, lenses and contact lenses

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

- Benefit maximums are replenished for each new medical condition
- Re-entry into Canada is facilitated with provincial plan replacement coverage for up to 90 days
- Practical, secure and easy to use on-line services to alleviate health concerns abroad
- Second opinion for surgery
- Transportation to the nearest centre of medical excellence

### CORPORATE PLAN FEATURES

For employers covering Canadian expatriates

- Life, Accidental Death and Dismemberment and Long-Term Disability coverage available
- Routine health benefits including options for maternity, major and minor dental services, health examinations and vision care
- Administration Services Only (ASO), Cost Plus and Stop-Loss plan options available

## Other viator products

### viator inpatient health insurance

Viator Inpatient Health Insurance provides temporary provincial plan replacement coverage that fills the gap created by waiting periods and residency requirements. It is designed for foreign nationals working in Canada or returning Canadians and their families.

### Viator group stop-loss insurance

Viator Stop-Loss Insurance, an affordable option, reduces the employer's risk of self-funding group extended health and drug plans by assuming the risk once a predetermined individual claim threshold is reached.

### viator GROUP TRAVEL

Group travel insurance and assistance benefits for any type of employer/employee, union, or association of 25 or more individuals.

### viator PRIORITY CARE

An individual health insurance product which provides access, without delay, to the best health facilities. The insured also benefits from the support of our medical team, on hand 24/7, as well as the support of family members who may accompany the client.

visit us @ [www.viator.ca](http://www.viator.ca)