



# OUT-OF-CANADA EMERGENCY MEDICAL TOP-UP COVERAGE

## Available through RWAM

---

November 2018

### Did You Know?

**The average U.S. hospital stay costs over \$10,000.00\***

Before travelling, ensure you have Out-of-Canada emergency medical coverage for your **ENTIRE** trip!

Many of RWAM's group plans have the OOC emergency medical benefit that provides coverage for a maximum number of days per trip. Generally, this maximum is a 60 day trip duration.

If you are planning a trip that will exceed your plan's trip duration maximum, you can purchase top-up coverage online through RWAM.

The top-up coverage automatically mirrors the group coverage for those employees under age 55. For employees 55 or over (including spouses), completion of an online health questionnaire is required prior to policy issue. If coverage is approved, it will also mirror the group coverage.

### **A top-up coverage quote can be obtained through the following link:**

**<https://sales.allianz-assistance.ca/en-US/RWAM/Sales/Quote>**

Simply enter your province of residence, your actual departure and return dates, the type of coverage you would like (individual or family), age of travellers and your existing coverage under your group OOC benefit. The system will then calculate the premium from the last day covered under your group OOC plan to your return date. Payment is through credit card and the top-up policy is then emailed to you.

---

**Note: You must be insured through RWAM's OOC plan to purchase this top-up coverage.**

To confirm your existing group coverage or plan design, or if you have any further questions regarding this top-up product, please email:

[haquiar@rwam.com](mailto:haquiar@rwam.com) or call 519 669 1632 or 1-877-888-7926 ext. 221

\*Source- Business Insider – Mar 1, 2018