

**Travel Insurance Coverage Details Comparison Chart for the Companies of CoverMe, ETFS, GMS, TG, TIC and TU. (For Reference Only. Edited for [www.healthChinese.ca](http://www.healthChinese.ca))**

<b>Details</b>	<b>CoverMe</b>	<b>ETFS</b>	<b>GMS</b>	<b>TG</b>	<b>TIC</b>	<b>TU</b>
<b>Plans</b>		<b>ETFS Emergency Medical - Single Trip</b>	<b>GMS TravelStar</b>	<b>Essential Plan and Medical Plan</b>	<b>Non-USA Plan</b>	<b>Optimum</b>
<b>Maximum Policy Limit</b> (the maximum amount the insurer will pay for the total of all services/coverages under the policy)	\$5,000,000	\$5 million, limited to \$20,000 if not covered by GHIP	\$5,000,000	<b>Essential:</b> \$2,000,000 <b>Medical Plan:</b> \$10,000,000.00 per insured if you are 60 years of age or older. If you are under 60 years of age on your policy purchase date, there is no such limit.	\$5,000,000	\$2,000,000
<b>Deductible</b>	\$0	\$0	\$0 or \$250	\$0	\$0	\$0 or \$250 USD
<b>Emergency Hospital Services</b>	Up to maximum policy limit	Up to Maximum Policy Limit	Up to Maximum Policy Limit	<b>Essential:</b> Up to Maximum Policy Limit <b>Medical Plan:</b> up to \$75 per day to a maximum of \$750 (10 days) per insured	Up to Maximum Policy Limit	Up to Maximum Policy Limit
<b>Emergency Medical Services/Treatment</b>	Up to maximum policy limit	Up to Maximum Policy Limit	Up to Maximum Policy Limit	Up to Maximum Policy Limit	Up to Maximum Policy Limit	Up to Maximum Policy Limit
<b>Extended Health Care</b>	*Prescribed prescription medication by physicians or dentists *Required tests *Ambulance Services *Medical appliances *Private Duty Nurse *Prescribed Services of chiropractor, chiropodist, osteopath, podiatrist	*30-day supply of prescription drugs *x-rays and laboratory tests *Ambulance Services *Medical appliances *Private Duty Nurse - Up to \$5,000 *Prescribed Services of chiropractor,	*Prescription drugs up to 30 days *X-rays and laboratory services *Ambulance services *Medical appliances *Private Duty Nurse *Prescribed services of a chiropractor/	*Prescribed prescription medication *Required tests *Ambulance services *Medical appliances *Up to \$250 (Essential) or \$300 (Medical Plan) per prescribed service of a chiropractor/ osteopath/	*30-day supply of prescription drugs *X-rays and laboratory services, *Ambulance services *Medical appliances *Private Nurse *Prescribed services of a chiropractor/ physiotherapist	*Prescription drugs up to 30 days *X-rays and laboratory services *Ambulance services *Medical appliances *Private Duty Nurse up to \$3,000 *Prescribed services of a chiropractor/ physiotherapist up to \$300

	or physiotherapist - Up to \$300 per profession	chiropracist, osteopath, podiatrist or physiotherapist - Up to \$300 per profession	physiotherapist/ chiropracist/ osteopath/ podiatrist	physiotherapist/ podiatrist		*Prescribed services of a chiropracist/ osteopath/ podiatrist up to \$300
<b>Emergency Air Ambulance / Return Home</b>	Up to Maximum Policy Limit	*Air Ambulance to nearest medical facility or Canadian Hospital  *Licensed airline with attendant  *Fare to accommodate stretcher  *One-way economy airfare home	*Yes, up to maximum policy limit for emergency air ambulance  *Yes, up to \$2,000 for airfare to return home	Up to Maximum Policy Limit	Yes	*Yes, up to maximum policy limit for emergency air ambulance  *Yes, up to \$2,000 for airfare to return home
<b>Repatriation, Cremation or Burial at place of death</b>	Yes - up to \$3,000 per person	Up to \$5,000 for preparation and transportation; or cremation and/or burial at place of death	Yes - up to \$3,000 per person	Yes	Yes	Yes, up to \$3,000 and \$2,000 for cremation or burial
<b>Transportation of a Relative to your bedside</b>	Economy airfare plus \$300/day for meal and hotel ???	Round-Trip economy airfare + \$150 per day, maximum \$1,500 for out-of-pocket expenses	Yes, up to \$300/day (max \$2,000) for meals and accommodation	N/A	Yes, up to \$3,000	Yes, up to \$1,000 and up to \$100/day for meals and accommodation
<b>Dental Accident</b>  <b>As a result of a direct accidental blow to the mouth.</b>	Yes, up to \$3,000	Up to a maximum of \$2,000	Yes, up to \$3,000	<b>Essencial Plan:</b> N/A;  <b>Medical Plan:</b> Yes, up to \$1,500	Yes, up to \$3,000	Yes, up to \$3,000 and \$300 for dental pain
<b>Return of Dependants</b>	Yes	One-way economy airfare + \$150 per day, maximum \$450 for out-of-pocket expenses	Yes	<b>Essencial Plan:</b> N/A;  <b>Medical Plan:</b> Yes	Yes	Yes
<b>Vehicle Return</b>	Yes, up to \$2,000	Up to \$3,000	Yes, up to \$2,000	<b>Essencial Plan:</b> N/A;	Yes, up to \$3,000	Yes, up to \$2,000

				<b>Medical Plan:</b> Yes		
<b>Out-of-Pocket Expenses</b>	\$150 per day, maximum \$1,500	\$150 per day, maximum \$1,500	Yes, up to \$150/day to a maximum of \$1,000	<b>Essencial Plan:</b> N/A; <b>Medical Plan:</b> Yes, up to \$1,750	N/A	Yes, up to \$150/day to a maximum of \$1,000
<b>Childcare Attendant</b>	One-way economy airfare home	*One-way economy airfare home; or  *Up to \$1,000 for the services of a caregiver  *Also includes grandchildren	Yes, up to \$500	N/A	N/A	Yes, up to \$150/day to a maximum of \$1,000
<b>Meals and Accommodation</b>	\$150 per day, maximum \$1,500	\$150 per day, maximum \$1,500	Yes, up to \$150/day to a maximum of \$1,000	<b>Essencial Plan:</b> N/A; <b>Medical Plan:</b> Yes, up to \$1,750	Yes, up to \$3,000	Yes, up to \$150/day to a maximum of \$1,000
<b>Return to Original Trip Destination</b>	Travel expenses up to \$2000	One-way economy airfare	Yes, one-way economy airfare for return to USA	Yes, most cost-effective itinerary	Yes, up to \$5,000 for one-way economy fare	Yes, one-way economy airfare for return to USA
<b>Pet Return</b>	N/A	Up to a maximum of \$500	Yes, up to \$300	<b>Essencial Plan:</b> N/A; <b>Medical Plan:</b> Yes, \$1,000 per insured	Up to \$300	N/A