

## Private Health Insurance within Canada



**If your provincial health insurance has expired (this happens when your work permit expires), you will need to get private health insurance to tide you over until you are once again eligible for provincial coverage (IE when you have a new work permit or PR).**

**NB: Visitors and those on implied status are (generally) *not covered* by provincial (IE government) health insurance.**

**Very Important: If you are pregnant and seeking private coverage, please note that insurance is based on each individual's circumstances (number of weeks pregnant, etc.).**



***This guide offers a few examples only and is meant to get you started. The companies listed below are not meant as recommendations. We do not know of anyone who has used them. We provide this list to show you that private insurance is available. You should complete your own research.***

## **Manulife Financial**

Planning on visiting Canada? Expecting family or friends from outside of the country? People who aren't Canadian residents are not covered by provincial health insurance plans. That means visitors could end up facing significant out-of-pocket expenses if an illness or accident occurs while they're here.

Are you or is someone you know applying for a Parent or Grandparent Super Visa? One of the key Super Visa requirements is proof that you have obtained private medical insurance from a Canadian insurance company.

CoverMe Travel insurance for Visitors to Canada offers a convenient, flexible and affordable way to protect against the cost of unexpected medical emergencies. Coverage can be purchased prior to or upon arrival in Canada and is also available for side trips outside Canada, as well as optional coverage for trip interruption.

And, the CoverMe Travel for Visitors to Canada Single-Trip plan meets Super Visa insurance requirements.

This travel insurance is also a smart solution for people who are in Canada on a work visa, Canadians who are not eligible for benefits under a government health insurance plan and those who are awaiting government health insurance plan coverage.

**For more information:**

<http://www.coverme.com/products/travel-insurance-visitors.jsp>

**Or call here to obtain a quote and speak to an operator about individual plans:**

<http://www.coverme.com/contact-us.jsp?MKT=W9G>

## **Scotiabank**

Insurance specially designed for visitors and new immigrants to Canada

- Affordable, comprehensive emergency medical insurance with optional Trip Interruption and/or optional Travel Accident coverage
- Available as an individual, couple or family policy
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<http://www1.scotialife.com/slf/en/0,,5099,00.html#ready-to-apply-overlay-slf>

## **RBC Insurance**

Three plans to suit a range of needs and budgets.

Our Visitors to Canada insurance plans offer emergency medical coverage to visitors, immigrants, foreign students and Canadians without government health insurance.

**For more information:**

<http://www.rbcinsurance.com/travelinsurance/visitors-canada-plans.html>

Or call here to obtain a quote and speak to an operator about individual plans:

[http://www.rbcinsurance.com/contact\\_index.html](http://www.rbcinsurance.com/contact_index.html)

### **GMS Immigrants and Visitors to Canada Travel Insurance**

Whether you're just visiting, or planning on making Canada your new home, GMS is here to help provide for your emergency medical needs while in the country.

The Annual Immigrants & Visitors to Canada Plan is perfect for Super Visa applicants, frequent visitors to Canada and visitors planning extended stays. It provides 365 days of uninterrupted coverage for emergency medical expenses in Canada. You can also return to your country of origin as many times as you like, without the need to re-apply for coverage when you come back to Canada.

For more information, or to obtain a quote see here: <http://www.gms.ca/Plans-Coverage/Travel-Insurance/Immigrants-Visitors-to-Canada>

### **Travel Guard:**

[http://www.travelguard.ca/Visitors-to-Canada\\_2011\\_332435.html](http://www.travelguard.ca/Visitors-to-Canada_2011_332435.html)

### **Pregnancy Insurance for Visitors to Canada:**

<http://arbetovinsurance.com/pregnancy-insurance-for-visitors-to-canada/>

