



TOP-UP OUT-OF-COUNTRY COVERAGE AVAILABLE THROUGH RWAM

BILLING INSERT

October 2019

**If you are planning an extended winter getaway,
ensure you have Out-of-Canada (OOC) emergency medical coverage
for your ENTIRE trip!**

Did you know... A broken ankle requiring surgery in Florida could cost upwards of \$45,000 US*

Many of RWAM's group plans include the OOC benefit that provides coverage for medical emergencies experienced while travelling up to a maximum number of days per trip, starting from the day you leave your province of residence.

If you are planning a trip that will exceed your OOC plan's trip duration maximum, you can now obtain a quote and purchase top-up coverage on-line through RWAM's website **prior to departure**, to cover the additional days.

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

This individual top-up coverage is now available through www.rwam.com

On our home page, simply ...

1. Click on "[Travel Coverage](#)".
2. An introductory page explaining the coverage in further detail will appear for your review.
3. Click on "Before your trip begins" then "Allianz Global Assistance" to obtain a quote and purchase top-up coverage via credit card. The Top-up Policy will then be emailed directly to you.

Or access the following link:

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

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 contact:

Heather Aguiar at RWAM Insurance Administrators Inc.
email: heather.aguiar@rwam.com ph. 519.669.5694 or 1.877.888.7926 ext. 221

*Source: https://www.allianz-assistance.ca/en/images/Allianz_March_Break_March.pdf