



RWAM's TRAVEL ASSIST OUT-OF-PROVINCE/CANADA BENEFIT UPDATE

BILLING INSERT
December 2008

PROOF OF DEPARTURE

Your Out-of-Province/Canada benefit includes a maximum number of days per trip that you are covered for from the day you leave your province of residence.

For claim validation, RWAM's Travel Assistance and Insurance Provider, Mondial Assistance may request confirmation of Proof of Departure. Examples of acceptable documents include airline, train or bus tickets. If you are travelling via automobile, gas or meal receipts purchased by you are acceptable or any other receipt confirming your last day in your Canadian home province prior to departing on your trip.

Please be prepared to provide Proof of Departure if requested by Mondial Assistance.

U.S. MEDICAL COSTS

With provincial health insurance plans generally covering less than 8% of Out-of-Country medical expenses, travel insurance is a necessity considering the potential costs travellers can face should a medical emergency occur. The figures below clearly depict the value of RWAM's Travel Assist benefit when emergencies arise:

Sample Medical Expenses in the U.S.

Medical Condition	Treatment	Average Medical Expense
Flu Symptom	Outpatient Emergency Room	\$1,500 USD
Broken Leg – Simple Fracture	Outpatient Emergency Room	\$3,500 USD
Broken Leg – Complex Fracture	Surgery	\$15,000 - \$20,000 USD
Appendicitis	Inpatient Appendectomy	\$25,000 USD
Heart Attack	Inpatient, incl. Angioplasty	\$50,000 USD
Medical Repatriation: Orlando to Toronto	Air Ambulance	\$15,000 USD

Should you have any further questions, please contact RWAM Insurance Administrators Inc. at 1-877-888-7926 or 519-669-5694 ext. 221.