



Out-of-Canada Emergency Medical Top-Up Coverage

September, 2013

Did You Know?

The average U.S. hospital in-patient stay last year was \$15,737.

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

Out-of-Canada Emergency Medical Top-Up Coverage now available at www.rwam.com

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 now purchase top-up coverage on-line through RWAM's website.

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 on-line health questionnaire is required prior to policy issue. If coverage is approved, it will also mirror the group coverage.

This new individual top-up coverage is now available with quotes being accessed through www.rwam.com ~ On our home page, simply...

1. Click on "[Travel Coverage](#)" under the Plan Member section.
2. Click on the posted link to obtain a quote and purchase top-up coverage via credit card.

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 new top-up product, please contact: Heather Aguiar, ext. 221 or email haguiar@rwam.com