

Emergency Medical Insurance
Multi Trip Annual and Single Trip

Maximum limit **\$5,000,000**
per person, per trip

**Multi Trip Annual
Worldwide**

GOLD					
Age	9 days	16 days	30 days	60 days	Daily Ext.
55-59	106	140	234	435	5.65
60-64	107	141	243	442	5.89
65-69	125	166	278	579	7.60
70-74	166	224	376	818	10.10
75-79	268	362	610	1,305	17.40
80-84	436	589	989	2,259	28.82
85-89	625	844	1,414	3,072	39.15

SILVER					
Age	9 days	16 days	30 days	60 days	Daily Ext.
55-59	107	188	309	540	5.62
60-64	148	260	428	777	8.60
65-69	182	321	529	954	10.35
70-74	252	448	739	1,295	13.41
75-79	398	708	1,167	2,073	22.70
80-84	678	1,204	1,988	3,469	35.52
85-89	848	1,506	2,485	4,454	48.34

BRONZE					
Age	9 days	16 days	30 days	60 days	Daily Ext.
55-59	152	270	392	830	8.38
60-64	253	450	652	1,483	15.35
65-69	351	622	901	1,897	19.59
70-74	470	839	1,213	2,525	24.87
75-79	757	1,347	1,952	4,150	41.31
80-84	1,173	2,082	3,018	6,518	64.58
85-89	1,607	2,858	4,142	8,887	97.39

**Single Trip Worldwide
(Daily Rates)**

GOLD								
Age	1-35 days	36-65 days	66-85 days	86-105 days	106-125 days	126-155 days	156-182 days	Daily Ext.
55-59	4.60	4.81	5.12	5.65	5.89	6.10	6.42	6.52
60-64	4.71	4.90	5.44	5.89	6.21	6.52	7.04	7.29
65-69	5.44	6.42	7.16	7.60	7.93	8.68	9.01	9.25
70-74	7.33	9.07	9.39	10.10	10.53	10.87	11.97	12.51
75-79	11.95	14.53	15.69	17.40	18.48	19.03	20.10	20.65
80-84	19.38	25.07	26.68	28.82	29.34	30.43	30.98	32.61
85-89	27.75	34.15	36.28	39.15	41.31	42.40	43.48	47.84

SILVER								
Age	1-35 days	36-65 days	66-85 days	86-105 days	106-125 days	126-155 days	156-182 days	Daily Ext.
55-59	4.71	4.98	5.27	5.62	5.93	6.13	6.41	6.53
60-64	6.51	7.20	8.16	8.60	8.78	9.07	9.58	9.77
65-69	8.01	8.83	9.79	10.35	10.86	11.66	12.23	12.42
70-74	11.19	11.98	12.65	13.41	13.82	14.43	14.81	15.29
75-79	17.69	19.19	20.15	22.70	23.68	24.66	25.64	26.13
80-84	30.10	32.15	33.56	35.52	36.51	37.50	38.49	39.47
85-89	37.62	41.23	45.09	48.34	49.32	51.79	54.26	55.24

BRONZE								
Age	1-35 days	36-65 days	66-85 days	86-105 days	106-125 days	126-155 days	156-182 days	Daily Ext.
55-59	6.85	7.40	7.71	8.53	8.94	9.15	9.59	9.90
60-64	11.41	13.21	14.28	15.61	16.14	17.24	17.76	18.84
65-69	15.78	16.92	19.02	19.92	20.43	21.00	21.53	22.62
70-74	21.26	22.51	23.25	25.29	26.39	27.98	29.06	29.61
75-79	34.24	36.99	39.12	41.99	43.05	44.13	45.19	46.27
80-84	52.90	58.15	61.30	65.65	67.25	69.43	72.11	74.28
85-89	72.64	79.26	93.02	99.00	101.18	105.45	108.72	111.94

COMPANION DISCOUNT

FOR BROKER/AGENT USE ONLY

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service: Toll free 1 855 929 8846

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Emergency Medical Insurance
Multi Trip Annual and Single Trip

Maximum limit **\$5,000,000**
per person, per trip

A 5% discount applies when two or more people purchase one policy

SMOKING SURCHARGE

When the applicant answered Yes to question 16 of the Medical Health Questionnaire and they qualify for:

Gold plan: add 10% to the base premium

Silver plan: add 15% to the base premium

Bronze plan: add 30% to the base premium

GENERAL INFORMATION

Minimum Premium

The total premium per policy must be \$25 or greater

OPTIONAL COVERAGES

Guaranteed Stability Option

Option to purchase coverage for pre-existing conditions including conditions that did not meet the stability requirements; up to \$150,000

Option Surcharge: 40%

- Cannot be purchased with Future Stability Option
- Can be purchased any time prior to the effective date of the policy provided insured is in home province at the time of purchase.
- Can be purchased with the Multi Trip Annual Emergency Medical Insurance after the effective date of the policy provided insured is in home province at the time of purchase.

Future Stability Option

Option to purchase coverage for pre-existing conditions provided the condition that existed at the time of application was stable according to the plan the applicant qualifies for; up to a maximum of \$150,000

Option Surcharge: 10%

- Cannot be purchased with Guaranteed Stability Option
- Must be purchased at the time of initial application
- Can only be cancelled and refunded prior to the policy effective date
- To be eligible to purchase this option, the applicant must, at the time of application, meet the requirements based on the plan they qualify for

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OPTIONAL DEDUCTIBLES

A deductible does not apply unless the customer chooses one of the deductible options at a discounted premium

Deductible \$USD	Discount
\$0	automatic
\$300	-10%
\$500	-15%
\$1,000	-20%
\$5,000	-35%
\$10,000	-40%
\$50,000	-55%
\$100,000	-70%

- Deductible option must be selected prior to the effective date of the policy
- Deductible option cannot be amended mid-term

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