

Emergency Medical Insurance

Single Trip (Within Canada)

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

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182 days	183-365 days	
Single Person - Daily Rates					
0 - 40	0.89	0.97	1.10	1.10	1.10
41 - 55	1.08	1.24	1.38	1.38	1.38
56 - 59	1.24	1.24	1.38	1.38	1.38
60 - 64	1.34	1.48	1.61	n/a	1.61
65 - 69	1.72	1.94	2.13	n/a	2.13
70 - 74	1.98	2.52	2.76	n/a	2.76
75 - 79	3.35	3.72	3.96	n/a	3.96
80 - 84	5.86	6.43	6.66	n/a	6.66
85 - 89	7.56	7.69	7.92	n/a	7.92
90+	9.06	9.24	9.50	n/a	9.50
Family - Daily Rates (based on age of oldest family member)					
0 - 40	1.81	1.92	2.19	2.19	2.19
41 - 55	2.15	2.49	2.76	2.76	2.76
56 - 59	2.49	2.49	2.76	2.76	2.76

Deductible Options

Deductible \$CAD	Surcharge/Discount on premium
\$0	+15%
\$300	Automatic
\$500	-5%
\$1,000	-10%
\$2,000	-20%
\$5,000	-30%
\$10,000	-40%
\$25,000	-55%
\$50,000	-65%
\$100,000	-75%

Minimum Premium

The total premium per policy must be \$15 or greater

Staff Discount

- A 10% discount applies
- Available to all full-time and part-time employees, their spouses and dependent children. Grandchildren are eligible for the staff discount when a family plan has been purchased
- Temporary, contract and retired employees are not eligible for staff discount

Optional Sports Coverages

Type	Age	Benefit Limit	Rates	
			Individual	Family
Contact Sports	18+	Up to policy limit	30	60
Adventure Sports	All ages	Up to policy limit	75	150
Extreme Sports	All ages	Up to \$500,000	300	600

Refer to the policy wording for all sports/activities information

FOR BROKER/AGENT USE ONLY

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service: Toll free 1 855 929 8846

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