

**Emergency Medical Insurance**  
Single Trip (Worldwide)

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

**Rate 1**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
0 - 40	2.93	3.13	3.56	3.56	3.56
41 - 55	3.52	4.22	4.71	4.71	4.71
56 - 59	4.22	4.22	4.71	4.71	4.71
<b>Family – Daily Rates</b> (based on age of oldest family member)					
0 - 40	5.88	6.27	7.14	7.14	7.14
41 - 55	7.04	8.46	9.42	9.42	9.42
56 - 59	8.46	8.46	9.42	9.42	9.42

\*182 or 212 days based on the maximum travel allowance per province

**Persons 60 years and over must answer the questionnaire to determine rate**

**Rate 1**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	4.31	4.64	5.04	n/a	5.46
65 - 69	5.61	6.29	6.85	n/a	7.21
70 - 74	6.77	8.61	9.37	n/a	9.77
75 - 79	11.46	12.69	13.87	n/a	13.99
80 - 84	19.17	21.06	22.42	n/a	22.62
85 - 89	24.75	25.18	26.61	n/a	26.83
90+	29.69	30.24	31.91	n/a	32.19

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**Rate 2**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	5.55	5.87	6.63	n/a	6.63
65 - 69	6.90	7.47	8.78	n/a	8.78
70 - 74	9.00	9.87	11.93	n/a	11.93
75 - 79	15.17	16.44	18.62	n/a	18.62
80 - 84	23.56	25.43	27.54	n/a	27.54
85 - 89	30.23	31.03	33.47	n/a	33.47
90+	36.29	37.25	40.19	n/a	40.19

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RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service: Toll free 1 855 929 8846

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**Rate 3**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	6.54	7.46	9.02	n/a	9.02
65 - 69	7.88	9.31	11.92	n/a	11.92
70 - 74	12.00	14.10	16.37	n/a	16.37
75 - 79	20.32	23.77	26.81	n/a	26.81
80 - 84	31.84	34.81	41.18	n/a	41.18
85 - 89	38.89	42.00	48.78	n/a	48.78
90+	50.56	54.59	63.41	n/a	63.41

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**Rate 4**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	8.84	11.08	12.60	n/a	12.60
65 - 69	14.14	15.34	16.68	n/a	16.68
70 - 74	16.61	20.61	22.65	n/a	22.65
75 - 79	30.48	31.78	34.38	n/a	34.38
80 - 84	44.56	50.43	62.78	n/a	62.78
85 - 89	65.40	73.86	84.96	n/a	84.96
90+	98.12	110.80	127.42	n/a	127.42

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**Rate 5**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	12.05	14.76	15.97	n/a	15.97
65 - 69	18.73	20.66	21.24	n/a	21.06
70 - 74	22.34	27.60	32.49	n/a	32.49
75 - 79	40.97	44.39	47.74	n/a	47.74
80 - 84	57.08	67.61	82.06	n/a	82.06
85 - 89	83.82	96.60	109.85	n/a	109.85
90+	138.33	159.38	181.26	n/a	181.26

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**Rate 6**

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
<b>Single Person – Daily Rates</b>					
60 - 64	23.73	27.21	29.73	n/a	29.73
65 - 69	30.20	35.84	39.34	n/a	39.34
70 - 74	35.99	48.20	53.32	n/a	53.32
75 - 79	60.73	70.85	80.94	n/a	80.94
80 - 84	103.47	117.93	123.50	n/a	123.50
85 - 89	120.71	136.06	146.35	n/a	146.35
90+	217.29	244.92	263.43	n/a	263.43

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### Optional Sports Coverages

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

Refer to the policy wording for all sports/activities information

### Minimum Premium

The total premium per policy must be \$20 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

### Deductible Options

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

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