

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

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

**Includes a transit through or stopovers in the USA of up to five days at any one time**

**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	1.77	1.77	1.77	1.77	1.77
41 - 55	2.24	2.34	2.34	2.34	2.34
56 - 59	2.84	2.84	2.84	2.84	2.84
<b>Family Rates (based on age of oldest family member)</b>					
0 - 40	3.54	3.54	3.54	3.54	3.54
41 - 55	4.47	4.66	4.66	4.66	4.66
56 - 59	5.66	5.66	5.66	5.66	5.66

\*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	3.90	4.18	4.54	n/a	4.89
65 - 69	5.07	5.66	6.15	n/a	6.48
70 - 74	6.10	7.77	8.47	n/a	8.83
75 - 79	10.30	11.42	12.46	n/a	12.57
80 - 84	17.26	18.93	20.19	n/a	20.37
85 - 89	22.25	22.67	23.95	n/a	24.15
90+	26.73	27.20	28.73	n/a	28.97

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

**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	5.00	5.27	5.95	n/a	5.95
65 - 69	6.22	6.72	7.92	n/a	7.92
70 - 74	8.11	8.89	10.72	n/a	10.72
75 - 79	13.66	14.79	16.74	n/a	16.74
80 - 84	21.21	22.86	24.79	n/a	24.79
85 - 89	27.22	27.95	30.11	n/a	30.11
90+	32.66	33.56	36.15	n/a	36.15

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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	5.88	6.71	8.12	n/a	8.12
65 - 69	7.10	8.39	10.73	n/a	10.73
70 - 74	10.80	12.69	14.74	n/a	14.74
75 - 79	18.28	21.41	24.11	n/a	24.11
80 - 84	28.62	31.35	37.05	n/a	37.05
85 - 89	35.00	37.81	43.92	n/a	43.92
90+	45.50	49.15	57.06	n/a	57.06

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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	7.97	9.96	11.33	n/a	11.33
65 - 69	12.73	13.79	15.00	n/a	15.00
70 - 74	14.95	18.57	20.38	n/a	20.38
75 - 79	27.45	28.61	30.95	n/a	30.95
80 - 84	40.10	45.38	56.49	n/a	56.49
85 - 89	58.88	66.49	76.46	n/a	76.46
90+	88.29	99.71	114.71	n/a	114.71

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

**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	10.86	13.30	14.39	n/a	14.39
65 - 69	16.87	18.59	19.11	n/a	18.95
70 - 74	20.13	24.85	29.21	n/a	29.21
75 - 79	36.88	39.93	42.98	n/a	42.98
80 - 84	51.37	60.88	73.85	n/a	73.85
85 - 89	75.44	86.93	98.86	n/a	98.86
90+	124.49	143.45	163.14	n/a	163.14

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

**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	21.35	24.49	26.75	n/a	26.75
65 - 69	27.16	32.27	35.39	n/a	35.39
70 - 74	32.39	43.37	47.99	n/a	47.99
75 - 79	54.66	63.77	72.85	n/a	72.85
80 - 84	93.14	106.14	111.11	n/a	111.11
85 - 89	108.64	122.49	131.72	n/a	131.72
90+	195.55	220.45	237.10	n/a	237.10

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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

### 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%

### 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

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