

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	111	147	246	457	5.93
60-64	112	148	255	464	6.18
65-69	131	174	292	608	7.98
70-74	174	235	395	859	10.61
75-79	281	380	641	1,370	18.27
80-84	458	618	1,038	2,372	30.26
85-89	656	886	1,485	3,226	41.11

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	4.83	5.05	5.38	5.93	6.18	6.41	6.74	6.85
60-64	4.95	5.15	5.71	6.18	6.52	6.85	7.39	7.65
65-69	5.71	6.74	7.52	7.98	8.33	9.11	9.46	9.71
70-74	7.70	9.52	9.86	10.61	11.06	11.41	12.57	13.14
75-79	12.55	15.26	16.47	18.27	19.40	19.98	21.11	21.68
80-84	20.35	26.32	28.01	30.26	30.81	31.95	32.53	34.24
85-89	29.14	35.86	38.09	41.11	43.38	44.52	45.65	50.23

SILVER					
Age	9 days	16 days	30 days	60 days	Daily Ext.
55-59	112	197	324	567	5.90
60-64	155	273	449	816	9.03
65-69	191	337	555	1,002	10.87
70-74	265	470	776	1,360	14.08
75-79	418	743	1,225	2,177	23.84
80-84	712	1,264	2,087	3,642	37.30
85-89	890	1,581	2,609	4,677	50.76

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	4.95	5.23	5.53	5.90	6.23	6.44	6.73	6.86
60-64	6.84	7.56	8.57	9.03	9.22	9.52	10.06	10.26
65-69	8.41	9.27	10.28	10.87	11.40	12.24	12.84	13.04
70-74	11.75	12.58	13.28	14.08	14.51	15.15	15.55	16.05
75-79	18.57	20.15	21.16	23.84	24.86	25.89	26.92	27.44
80-84	31.61	33.76	35.24	37.30	38.34	39.38	40.41	41.44
85-89	39.50	43.29	47.34	50.76	51.79	54.38	56.97	58.00

BRONZE					
Age	9 days	16 days	30 days	60 days	Daily Ext.
55-59	160	284	412	872	8.80
60-64	266	473	685	1,557	16.12
65-69	369	653	946	1,992	20.57
70-74	494	881	1,274	2,651	26.11
75-79	795	1,414	2,050	4,358	43.38
80-84	1,232	2,186	3,169	6,844	67.81
85-89	1,687	3,001	4,349	9,331	102.26

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	7.19	7.77	8.10	8.96	9.39	9.61	10.07	10.40
60-64	11.98	13.87	14.99	16.39	16.95	18.10	18.65	19.78
65-69	16.57	17.77	19.97	20.92	21.45	22.05	22.61	23.75
70-74	22.32	23.64	24.41	26.55	27.71	29.38	30.51	31.09
75-79	35.95	38.84	41.08	44.09	45.20	46.34	47.45	48.58
80-84	55.55	61.06	64.37	68.93	70.61	72.90	75.72	77.99
85-89	76.27	83.22	97.67	103.95	106.24	110.72	114.16	117.54

COMPANION DISCOUNT

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

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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

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

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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