

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	
Single Person – Daily Rates					
0 - 40	3.08	3.29	3.74	3.74	3.74
41 - 55	3.70	4.43	4.95	4.95	4.95
56 - 59	4.43	4.43	4.95	4.95	4.95
Family – Daily Rates (based on age of oldest family member)					
0 - 40	6.17	6.58	7.50	7.50	7.50
41 - 55	7.39	8.88	9.89	9.89	9.89
56 - 59	8.88	8.88	9.89	9.89	9.89

*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	
Single Person – Daily Rates					
60 - 64	4.53	4.87	5.29	n/a	5.73
65 - 69	5.89	6.60	7.19	n/a	7.57
70 - 74	7.11	9.04	9.84	n/a	10.26
75 - 79	12.03	13.32	14.56	n/a	14.69
80 - 84	20.13	22.11	23.54	n/a	23.75
85 - 89	25.99	26.44	27.94	n/a	28.17
90+	31.17	31.75	33.51	n/a	33.80

*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	
Single Person – Daily Rates					
60 - 64	5.83	6.16	6.96	n/a	6.96
65 - 69	7.25	7.84	9.22	n/a	9.22
70 - 74	9.45	10.36	12.53	n/a	12.53
75 - 79	15.93	17.26	19.55	n/a	19.55
80 - 84	24.74	26.70	28.92	n/a	28.92
85 - 89	31.74	32.58	35.14	n/a	35.14
90+	38.10	39.11	42.20	n/a	42.20

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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	
Single Person – Daily Rates					
60 - 64	6.87	7.83	9.47	n/a	9.47
65 - 69	8.27	9.78	12.52	n/a	12.52
70 - 74	12.60	14.81	17.19	n/a	17.19
75 - 79	21.34	24.96	28.15	n/a	28.15
80 - 84	33.43	36.55	43.24	n/a	43.24
85 - 89	40.83	44.10	51.22	n/a	51.22
90+	53.09	57.32	66.58	n/a	66.58

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

Rate 4

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
Single Person – Daily Rates					
60 - 64	9.28	11.63	13.23	n/a	13.23
65 - 69	14.85	16.11	17.51	n/a	17.51
70 - 74	17.44	21.64	23.78	n/a	23.78
75 - 79	32.00	33.37	36.10	n/a	36.10
80 - 84	46.79	52.95	65.92	n/a	65.92
85 - 89	68.67	77.55	89.21	n/a	89.21
90+	103.03	116.34	133.79	n/a	133.79

*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	
Single Person – Daily Rates					
60 - 64	12.65	15.50	16.77	n/a	16.77
65 - 69	19.67	21.69	22.30	n/a	22.11
70 - 74	23.46	28.98	34.11	n/a	34.11
75 - 79	43.02	46.61	50.13	n/a	50.13
80 - 84	59.93	70.99	86.16	n/a	86.16
85 - 89	88.01	101.43	115.34	n/a	115.34
90+	145.25	167.35	190.32	n/a	190.32

*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	
Single Person – Daily Rates					
60 - 64	24.92	28.57	31.22	n/a	31.22
65 - 69	31.71	37.63	41.31	n/a	41.31
70 - 74	37.79	50.61	55.99	n/a	55.99
75 - 79	63.77	74.39	84.99	n/a	84.99
80 - 84	108.64	123.83	129.68	n/a	129.68
85 - 89	126.75	142.86	153.67	n/a	153.67
90+	228.15	257.17	276.60	n/a	276.60

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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

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
\$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%

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