

Emergency Medical Insurance
Multi Trip Annual (Worldwide)

Maximum limit **\$10,000,000**
per person, per trip

Rate 1

TRIP LENGTH OPTIONS	AGE					
	Individual Rates			Family Rates*		
	0 - 40 years	41 - 55 years	56 - 59 years	0 - 40 years	41 - 55 years	56 - 59 years
5-day	72	92	107	145	182	216
10-day	88	106	119	175	214	237
20-day	117	125	144	231	250	286
35-day	151	166	182	301	333	365
60-day	286	319	369	571	638	739
95-day	427	563	655	n/a	n/a	n/a
125-day	635	765	1,010	n/a	n/a	n/a
155-day	853	1,006	1,355	n/a	n/a	n/a
182-day	979	1,192	1,435	n/a	n/a	n/a
DAILY EXTENSIONS						
	Individual Rates			Family Rates*		
0-65 days	3.46	4.15	4.99	6.95	8.30	9.98
66-125 days	3.69	4.99	4.99	7.41	9.98	9.98
126-182 days	4.20	5.57	5.57	8.43	11.12	11.12

*based on age of oldest family member

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

Rate 1

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	140	145	195	268	322	414	496
10-day	142	158	203	297	474	626	754
20-day	189	212	275	400	620	857	1,027
35-day	215	251	357	521	896	1,282	1,539
60-day	452	568	744	1,106	1,900	2,590	3,107
95-day	900	1,149	n/a	n/a	n/a	n/a	n/a
125-day	1,329	1,592	n/a	n/a	n/a	n/a	n/a
155-day	1,664	2,108	n/a	n/a	n/a	n/a	n/a
182-day	1,969	2,738	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	5.08	6.61	8.00	14.20	23.76	30.68	36.80
66-125 days	5.49	7.43	10.17	15.73	26.11	31.21	37.49
126-182 days	5.95	8.10	11.06	17.21	27.80	32.99	39.57

Rate 2

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	147	162	228	375	446	585	700
10-day	154	175	245	417	661	881	1,056
20-day	209	249	342	494	804	1,104	1,326
35-day	285	314	414	576	1,053	1,478	1,776
60-day	491	612	828	1,219	2,133	2,857	3,426
95-day	942	1,205	n/a	n/a	n/a	n/a	n/a
125-day	1,394	1,670	n/a	n/a	n/a	n/a	n/a
155-day	1,749	2,217	n/a	n/a	n/a	n/a	n/a
182-day	2,068	2,875	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	6.56	8.14	10.63	18.81	29.21	37.48	44.98
66-125 days	6.93	8.82	11.65	20.38	31.52	38.46	46.17
126-182 days	7.82	10.36	14.09	23.09	34.15	41.50	49.83

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Rate 3

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	175	186	278	452	543	705	918
10-day	198	224	288	506	804	1,071	1,392
20-day	265	315	405	684	1,054	1,451	1,887
35-day	331	385	617	893	1,537	2,092	2,720
60-day	650	814	1,180	1,778	2,933	4,076	5,300
95-day	1,326	1,694	n/a	n/a	n/a	n/a	n/a
125-day	1,960	2,352	n/a	n/a	n/a	n/a	n/a
155-day	2,454	3,115	n/a	n/a	n/a	n/a	n/a
182-day	2,913	4,043	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	7.72	9.30	14.18	25.19	39.47	48.22	62.67
66-125 days	8.80	10.99	16.65	29.48	43.14	52.07	67.68
126-182 days	10.65	14.08	19.32	33.23	51.05	60.48	78.61

Rate 4

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	315	370	504	680	815	1,189	1,787
10-day	346	438	550	870	1,452	2,104	3,161
20-day	374	525	670	1,088	1,751	2,821	4,236
35-day	507	691	891	1,390	2,372	3,527	5,292
60-day	856	1,303	1,575	2,783	4,292	6,381	9,571
95-day	1,946	2,547	n/a	n/a	n/a	n/a	n/a
125-day	2,876	3,533	n/a	n/a	n/a	n/a	n/a
155-day	3,604	4,683	n/a	n/a	n/a	n/a	n/a
182-day	4,270	6,077	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	10.43	16.70	19.61	37.79	55.26	81.10	121.66
66-125 days	13.09	18.11	24.33	39.40	62.52	91.56	137.37
126-182 days	14.88	19.71	26.74	42.61	77.82	105.32	157.97

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Rate 5

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	384	470	636	864	1,034	1,548	2,558
10-day	445	592	741	1,237	2,001	3,008	4,967
20-day	504	704	888	1,465	2,312	3,543	5,847
35-day	612	823	1,045	1,707	2,771	4,286	7,071
60-day	1,118	1,614	2,032	3,090	5,327	7,254	11,972
95-day	2,112	2,629	n/a	n/a	n/a	n/a	n/a
125-day	2,996	3,651	n/a	n/a	n/a	n/a	n/a
155-day	3,753	4,842	n/a	n/a	n/a	n/a	n/a
182-day	4,450	6,282	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	14.24	22.11	26.38	50.79	70.76	103.92	171.49
66-125 days	17.43	24.39	32.60	55.04	83.82	119.76	197.58
126-182 days	18.85	25.08	38.35	59.18	101.73	136.19	224.72

Rate 6

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	700	751	1,006	1,520	1,822	2,372	4,271
10-day	728	822	1,048	1,718	2,696	3,584	6,450
20-day	1,006	1,166	1,555	2,455	3,540	4,871	8,767
35-day	1,079	1,265	1,778	2,902	5,045	7,169	12,897
60-day	2,176	2,726	3,499	5,735	10,033	13,431	24,179
95-day	3,776	4,827	n/a	n/a	n/a	n/a	n/a
125-day	5,602	6,707	n/a	n/a	n/a	n/a	n/a
155-day	7,011	8,896	n/a	n/a	n/a	n/a	n/a
182-day	8,308	11,539	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	28.03	35.66	42.50	75.30	128.27	149.65	269.38
66-125 days	32.12	42.31	56.90	87.83	146.20	168.68	303.63
126-182 days	35.09	46.45	62.95	100.36	153.11	181.44	326.59

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Deductible Options

Deductible \$USD	Surcharge/ Discount on premium
\$0	automatic
\$300	-13%
\$500	- 17%
\$1,000	- 22%
\$2,000	- 30%
\$5,000	- 39%
\$10,000	- 48%
\$25,000	- 61%
\$50,000	- 70%
\$100,000	- 78%

Automatic Renewal Option

Clients 58 years and under are eligible for the automatic renewal option

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

Pet Coverage

A \$10 surcharge applies per policy

Optional Sports Coverages

Type	Age	Benefit Limit	Rates	
			Individual	Family
Contact Sports	18+	Up to policy limit	75	150
Adventure Sports	All ages	Up to policy limit	200	400
Extreme Sports	All ages	Up to \$500,000	1,000	2,000

Refer to the policy wording for all sports/activities information

Companion Discount

A 5% discount applies when two or more people purchase one policy (not including families)

Unstable Pre-existing Condition Coverage

When this optional coverage is selected, a 35% surcharge applies to all ages

Future Stability Option

When this optional coverage is selected, a 10% surcharge applies to all ages

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