

Emergency Medical Insurance

Single Trip (Worldwide)

Maximum limit **\$10,000,000**
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	3.46	3.69	4.20	4.20	4.20
41 - 55	4.15	4.99	5.57	5.57	5.57
56 - 59	4.99	4.99	5.57	5.57	5.57
Family – Daily Rates (based on age of oldest family member)					
0 - 40	6.95	7.41	8.43	8.43	8.43
41 - 55	8.30	9.98	11.12	11.12	11.12
56 - 59	9.98	9.98	11.12	11.12	11.12

*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	5.08	5.49	5.95	n/a	6.44
65 - 69	6.61	7.43	8.10	n/a	8.52
70 - 74	8.00	10.17	11.06	n/a	11.52
75 - 79	14.20	15.73	17.21	n/a	17.33
80 - 84	23.76	26.11	27.80	n/a	28.04
85 - 89	30.68	31.21	32.99	n/a	33.25
90+	36.80	37.49	39.57	n/a	39.91

*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	6.56	6.93	7.82	n/a	7.82
65 - 69	8.14	8.82	10.36	n/a	10.36
70 - 74	10.63	11.65	14.09	n/a	14.09
75 - 79	18.81	20.38	23.09	n/a	23.09
80 - 84	29.21	31.52	34.15	n/a	34.15
85 - 89	37.48	38.46	41.50	n/a	41.50
90+	44.98	46.17	49.83	n/a	49.83

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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	7.72	8.80	10.65	n/a	10.65
65 - 69	9.30	10.99	14.08	n/a	14.08
70 - 74	14.18	16.65	19.32	n/a	19.32
75 - 79	25.19	29.48	33.23	n/a	33.23
80 - 84	39.47	43.14	51.05	n/a	51.05
85 - 89	48.22	52.07	60.48	n/a	60.48
90+	62.67	67.68	78.61	n/a	78.61

*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	10.43	13.09	14.88	n/a	14.88
65 - 69	16.70	18.11	19.71	n/a	19.71
70 - 74	19.61	24.33	26.74	n/a	26.74
75 - 79	37.79	39.40	42.61	n/a	42.61
80 - 84	55.26	62.52	77.82	n/a	77.82
85 - 89	81.10	91.56	105.32	n/a	105.32
90+	121.66	137.37	157.97	n/a	157.97

*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	14.24	17.43	18.85	n/a	18.85
65 - 69	22.11	24.39	25.08	n/a	24.86
70 - 74	26.38	32.60	38.35	n/a	38.35
75 - 79	50.79	55.04	59.18	n/a	59.18
80 - 84	70.76	83.82	101.73	n/a	101.73
85 - 89	103.92	119.76	136.19	n/a	136.19
90+	171.49	197.58	224.72	n/a	224.72

*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	28.03	32.12	35.09	n/a	35.09
65 - 69	35.66	42.31	46.45	n/a	46.45
70 - 74	42.50	56.90	62.95	n/a	62.95
75 - 79	75.30	87.83	100.36	n/a	100.36
80 - 84	128.27	146.20	153.11	n/a	153.11
85 - 89	149.65	168.68	181.44	n/a	181.44
90+	269.38	303.63	326.59	n/a	326.59

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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

Pet Coverage

A \$5 surcharge applies per policy

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%

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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