

These rates do not include sales tax and are subject to change without notice.

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A – Instructions

- Your Single Trip Daily rate is based on your age as of the **purchase date** and the **total trip duration** (including the departure and return dates).
- If you are topping up an existing plan (or a Multi-Trip Annual Plan), your Top Up rate is based on your **total trip duration** and multiplied by the number of top up days. If you are topping up an All-Inclusive Multi-Trip Annual Plan to cover days in excess of the number of days allowed, contact your broker or sales agent for the applicable rates.
- Applicants age 55 or over: please complete the Application Age 55 or over to determine which Plan type you qualify for.
- The minimum premium is \$25 per person, per plan.
- Coverage beyond 182 days (or any number of days allowed in your province or territory of residence) is available provided sufficient documentation is received. Call your broker or sales agent for more information.

B – Plans without Medical Questionnaire

40-Day Supplemental Multi-Trip Annual Plan for PSHCP

\$0 DEDUCTIBLE							
This Supplemental Plan is only available if you are a PSHCP member travelling outside of your province or territory of residence, or Canada for any number of trips of up to 40 consecutive days.							
Age of the applicant	0-54	55-59	60-64	65-69	70-74	75-79	80+
Single	\$70	\$88	\$96	\$128	\$191	\$312	\$549
Family	\$140	\$176	\$192	\$256	\$382	\$624	\$1,098

Canada Plan								
\$0 DEDUCTIBLE								
This Single Trip Daily Plan is only available to you if you are travelling outside your province or territory of residence but within Canada for the entire duration of your trip.								
Age of the applicant	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Single	\$0.69	\$1.05	\$2.33	\$2.47	\$4.66	\$6.12	\$8.19	\$10.21
Family	\$1.38							

55 to 79 Vacation Plan					
\$0 DEDUCTIBLE					
This Single Trip Daily Plan is only available if you are between ages 55 and 79 and are travelling outside of your province or territory of residence, or Canada for a maximum of 21 consecutive days.					
Age of the applicant	55-59	60-64	65-69	70-74	75-79
1-21 days	\$4.49	\$7.76	\$8.46	\$14.78	\$25.13

Single Trip Non-Medical Plan			
\$0 DEDUCTIBLE			
This Single Trip Non-Medical Plan must be purchased within 7 days of the initial deposit for your covered trip or prior to any applicable cancellation penalties			
Rates per \$100 of sum insured for your trip's value (Rounded to the next \$100)			
Age of the applicant	0-59	60-79	80+
Rates per \$100 of sum insured	\$6.00	\$7.00	\$9.00

Age 54 or Under					
\$0 DEDUCTIBLE					
Plan and Number of days		Age of the applicant			
Multi-Trip Annual		0 - 29		30 - 54	
		Single	Family	Single	Family
Multi-Trip Annual	4	\$38	\$76	\$46	\$92
	9	\$71	\$142	\$89	\$178
	16	\$93	\$186	\$118	\$236
	30	\$145	\$290	\$208	\$416
All-Inclusive Multi-Trip Annual		0 - 29		30 - 54	
		Single	Family	Single	Family
All-Inclusive Multi-Trip Annual	4	\$147	\$294	\$168	\$336
	9	\$284	\$568	\$323	\$646
	16	\$334	\$668	\$381	\$762
	30	\$417	\$834	\$506	\$1,012
Single Trip Daily or Top Up*		0 - 29		30 - 54	
		Single	Family	Single	Family
Single Trip Daily or Top Up*	1-35	\$2.73	\$5.46	\$4.01	\$8.02
	36-63	\$2.89	\$5.78	\$4.22	\$8.44
	64-84	\$2.94	\$5.88	\$4.30	\$8.60
	85-105	\$3.01	\$6.02	\$4.34	\$8.68
	106-126	\$3.11	\$6.22	\$4.47	\$8.94
	127-154	\$3.25	\$6.50	\$4.68	\$9.36
	155-182	\$3.31	\$6.62	\$4.75	\$9.50
	183+	\$3.45	\$6.90	\$5.01	\$10.02

*For rates to top up the All-Inclusive Multi-Trip Annual Plan, contact your broker or sales agent.

Travel Companion Savings

Two is better than one!

5% Saving

You and a travel companion will each save 5% on your travel insurance as long as you are travelling together from your point of departure and share the same accommodation and transportation for the duration of your trip.

Simply subtract 5% from the Travel Companion Savings line in the Premium Calculation.

Important: To determine which plan type you qualify for, please complete the Application Age 55 or over.

Deductible Options*						
Deductible	\$0	\$250 US	\$500 US	\$1,000 US	\$5,000 US	\$10,000 US
Change in rates	+ 10%	automatic	- 5%	- 10%	- 30%	- 45%

* Deductible options are available for plans requiring a Medical Questionnaire.
Deductible options apply to medical claims only.

Note: If you have smoked or used any tobacco products during the 5 years prior to the application date of your insurance, add 20% to your premium.

Supreme								
Plan and Number of days		Age of the applicant						
		55-59	60-64	65-69	70-74	75-79	80-84	85+
Multi-Trip Annual	4	\$46	\$51	\$70	\$82	\$173	\$382	\$433
	9	\$90	\$97	\$138	\$164	\$336	\$748	\$847
	16	\$107	\$116	\$159	\$189	\$391	\$879	\$995
	30	\$192	\$197	\$278	\$343	\$653		
All-Inclusive Multi-Trip Annual	4	\$149	\$158	\$203	\$213	\$369	\$653	\$734
	9	\$288	\$310	\$399	\$419	\$718	\$1,275	\$1,434
	16	\$328	\$349	\$450	\$469	\$799	\$1,435	\$1,616
	30	\$443	\$458	\$596	\$646	\$1,083		
Single Trip Daily or Top Up*	1-35	\$4.07	\$4.22	\$6.17	\$7.27	\$14.53	\$20.51	\$24.48
	36-63	\$4.29	\$4.45	\$6.26	\$8.67	\$15.68	\$21.53	\$25.88
	64-84	\$4.34	\$4.72	\$7.10	\$8.73	\$16.52	\$22.69	\$26.71
	85-105	\$4.38	\$4.83	\$7.31	\$8.85	\$17.79	\$22.86	\$26.88
	106-126	\$4.48	\$5.10	\$7.74	\$9.19	\$18.47	\$23.22	\$27.10
	127-154	\$4.49	\$5.52	\$8.33	\$9.94	\$19.16	\$24.49	\$28.04
	155-182	\$4.56	\$6.04	\$8.50	\$10.29	\$19.36	\$26.42	\$31.03
	183+	\$4.65	\$6.12	\$8.73	\$10.38	\$19.55	\$28.92	\$33.26

Elite								
Plan and Number of days		Age of the applicant						
		55-59	60-64	65-69	70-74	75-79	80-84	85+
Multi-Trip Annual	4	\$53	\$58	\$82	\$96	\$202	\$413	\$465
	9	\$105	\$116	\$160	\$190	\$396	\$807	\$909
	16	\$119	\$135	\$188	\$222	\$456	\$950	\$1,071
	30	\$208	\$231	\$325	\$400	\$766		
All-Inclusive Multi-Trip Annual	4	\$154	\$166	\$216	\$227	\$398	\$683	\$766
	9	\$302	\$329	\$420	\$445	\$776	\$1,336	\$1,496
	16	\$341	\$367	\$478	\$500	\$864	\$1,507	\$1,689
	30	\$461	\$492	\$643	\$704	\$1,195		
Single Trip Daily or Top Up*	1-35	\$4.61	\$4.84	\$7.11	\$8.36	\$16.72	\$24.82	\$29.87
	36-63	\$4.89	\$5.12	\$7.19	\$9.98	\$18.03	\$26.07	\$31.84
	64-84	\$4.98	\$5.43	\$8.17	\$10.03	\$18.99	\$27.46	\$32.86
	85-105	\$5.04	\$5.56	\$8.40	\$10.18	\$20.46	\$27.65	\$33.06
	106-126	\$5.13	\$5.86	\$8.90	\$10.57	\$21.25	\$28.10	\$33.33
	127-154	\$5.15	\$6.33	\$9.58	\$11.41	\$22.04	\$29.65	\$34.49
	155-182	\$5.25	\$6.96	\$9.77	\$11.84	\$22.24	\$31.97	\$38.15
	183+	\$5.36	\$7.04	\$10.02	\$11.92	\$22.48	\$34.99	\$40.91

Advantage								
Plan and Number of days		Age of the applicant						
		55-59	60-64	65-69	70-74	75-79	80-84	85+
Multi-Trip Annual	4	\$60	\$107	\$160	\$187	\$379	\$595	\$737
	9	\$120	\$208	\$314	\$364	\$745	\$1,159	\$1,438
	16	\$123	\$237	\$365	\$422	\$857	\$1,365	\$1,691
	30	\$217	\$387	\$601	\$702	\$1,428		
All-Inclusive Multi-Trip Annual	4	\$161	\$212	\$290	\$314	\$571	\$858	\$1,029
	9	\$313	\$414	\$568	\$614	\$1,117	\$1,676	\$2,011
	16	\$345	\$465	\$650	\$695	\$1,257	\$1,909	\$2,297
	30	\$464	\$643	\$911	\$999	\$1,848		
Single Trip Daily or Top Up*	1-35	\$4.64	\$8.04	\$12.86	\$14.02	\$28.55	\$37.72	\$47.99
	36-63	\$4.94	\$8.44	\$13.91	\$15.46	\$30.69	\$40.66	\$54.49
	64-84	\$5.16	\$10.14	\$15.52	\$20.01	\$33.20	\$44.94	\$56.77
	85-105	\$5.42	\$10.22	\$15.68	\$20.08	\$33.26	\$46.66	\$59.40
	106-126	\$5.60	\$10.25	\$16.11	\$20.49	\$33.34	\$48.01	\$61.47
	127-154	\$5.86	\$10.29	\$17.17	\$21.68	\$33.58	\$50.32	\$65.01
	155-182	\$6.80	\$10.34	\$18.65	\$23.04	\$34.32	\$52.23	\$67.93
	183+	\$7.04	\$11.30	\$20.03	\$25.33	\$35.39	\$56.74	\$73.27

Standard								
Plan and Number of days		Age of the applicant						
		55-59	60-64	65-69	70-74	75-79	80-84	85+
Multi-Trip Annual	4	\$67	\$129	\$193	\$223	\$462	\$718	\$890
	9	\$130	\$251	\$376	\$435	\$902	\$1,402	\$1,739
	16	\$149	\$283	\$441	\$512	\$1,041	\$1,647	\$2,044
	30	\$250	\$472	\$726	\$848	\$1,724		
All-Inclusive Multi-Trip Annual	4	\$162	\$231	\$318	\$346	\$645	\$972	\$1,172
	9	\$317	\$450	\$622	\$675	\$1,261	\$1,900	\$2,291
	16	\$358	\$502	\$715	\$774	\$1,426	\$2,172	\$2,626
	30	\$488	\$718	\$1,025	\$1,133	\$2,127		
Single Trip Daily or Top Up*	1-35	\$5.32	\$9.49	\$14.99	\$16.51	\$34.54	\$44.69	\$58.03
	36-63	\$5.80	\$10.22	\$16.82	\$18.73	\$37.07	\$49.15	\$65.88
	64-84	\$6.10	\$12.27	\$18.75	\$24.20	\$40.10	\$54.37	\$68.64
	85-105	\$6.42	\$12.33	\$19.00	\$24.28	\$40.22	\$56.41	\$71.85
	106-126	\$6.59	\$12.38	\$19.48	\$24.80	\$40.36	\$58.07	\$74.34
	127-154	\$6.96	\$12.45	\$20.73	\$26.25	\$40.60	\$60.84	\$78.61
	155-182	\$8.06	\$12.50	\$22.56	\$27.89	\$41.52	\$63.14	\$82.14
	183+	\$8.37	\$13.64	\$24.24	\$30.64	\$42.83	\$68.58	\$88.58

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