

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	87	115	193	359	4.66
60-64	88	116	200	365	4.86
65-69	103	137	229	477	6.28
70-74	137	185	310	675	8.34
75-79	221	299	503	1077	14.36
80-84	360	486	816	1864	23.78
85-89	516	697	1167	2535	32.31

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	3.80	3.97	4.23	4.66	4.86	5.03	5.29	5.38
60-64	3.89	4.05	4.49	4.86	5.12	5.38	5.81	6.02
65-69	4.49	5.29	5.91	6.28	6.54	7.17	7.44	7.63
70-74	6.05	7.49	7.75	8.34	8.69	8.97	9.87	10.32
75-79	9.86	11.99	12.95	14.36	15.25	15.70	16.59	17.04
80-84	15.99	20.69	22.02	23.78	24.21	25.11	25.56	26.92
85-89	22.90	28.18	29.94	32.31	34.09	34.99	35.88	39.48

SILVER					
Age	9 days	16 days	30 days	60 days	Daily Ext.
55-59	96	170	278	486	5.06
60-64	133	235	386	700	7.74
65-69	163	290	477	860	9.33
70-74	227	404	666	1166	12.08
75-79	359	638	1051	1867	20.45
80-84	611	1085	1791	3126	32.00
85-89	764	1357	2239	4013	43.55

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	4.25	4.49	4.75	5.06	5.35	5.52	5.77	5.88
60-64	5.86	6.49	7.35	7.74	7.91	8.17	8.62	8.80
65-69	7.22	7.95	8.82	9.33	9.78	10.50	11.02	11.19
70-74	10.08	10.80	11.40	12.08	12.45	13.00	13.34	13.77
75-79	15.94	17.29	18.16	20.45	21.33	22.22	23.10	23.55
80-84	27.12	28.96	30.24	32.00	32.89	33.78	34.68	35.56
85-89	33.90	37.15	40.62	43.55	44.43	46.66	48.89	49.77

BRONZE					
Age	9 days	16 days	30 days	60 days	Daily Ext.
55-59	132	233	385	716	7.23
60-64	218	388	640	1279	13.25
65-69	302	536	885	1637	16.91
70-74	406	724	1191	2179	21.47
75-79	653	1163	1917	3581	35.64
80-84	1012	1797	2964	5625	55.72
85-89	1387	2467	4068	7670	84.04

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	5.81	6.28	6.54	7.23	7.59	7.76	8.13	8.40
60-64	9.69	11.21	12.12	13.25	13.70	14.63	15.07	15.99
65-69	13.40	14.36	16.14	16.91	17.35	17.82	18.27	19.20
70-74	18.05	19.11	19.73	21.47	22.39	23.75	24.67	25.13
75-79	29.07	31.40	33.21	35.64	36.54	37.46	38.36	39.27
80-84	44.90	49.35	52.03	55.72	57.08	58.93	61.21	63.04
85-89	61.65	67.28	78.95	84.04	85.88	89.51	92.27	95.01

COMPANION DISCOUNT

A 5% discount applies when two or more people purchase one policy

GENERAL INFORMATION

Minimum Premium

The total premium per policy must be \$25 or greater

FOR BROKER/AGENT USE ONLY

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service : Toll free 1 855 929 8846

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Multi Trip Annual and Single Trip

Maximum limit **\$5,000,000**
per person, per trip

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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