

Emergency Medical Insurance
Single Trip (Worldwide Excluding USA)

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

Includes a transit through or stopovers in the USA of up to five days at any one time

Rate 1

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
Single Person – Daily Rates					
0 - 40	2.09	2.09	2.09	2.09	2.09
41 - 55	2.63	2.76	2.76	2.76	2.76
56 - 59	3.35	3.35	3.35	3.35	3.35
Family Rates (based on age of oldest family member)					
0 - 40	4.19	4.19	4.19	4.19	4.19
41 - 55	5.29	5.51	5.51	5.51	5.51
56 - 59	6.68	6.68	6.68	6.68	6.68

*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	4.60	4.92	5.35	n/a	5.78
65 - 69	5.99	6.68	7.27	n/a	7.65
70 - 74	7.20	9.18	9.99	n/a	10.42
75 - 79	12.76	14.16	15.46	n/a	15.58
80 - 84	21.40	23.47	25.03	n/a	25.26
85 - 89	27.59	28.11	29.69	n/a	29.93
90+	33.13	33.73	35.61	n/a	35.92

*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	5.89	6.23	7.03	n/a	7.03
65 - 69	7.34	7.94	9.35	n/a	9.35
70 - 74	9.58	10.49	12.65	n/a	12.65
75 - 79	16.94	18.34	20.76	n/a	20.76
80 - 84	26.30	28.34	30.73	n/a	30.73
85 - 89	33.74	34.66	37.32	n/a	37.32
90+	40.49	41.60	44.82	n/a	44.82

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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	6.95	7.92	9.59	n/a	9.59
65 - 69	8.38	9.90	12.66	n/a	12.66
70 - 74	12.75	14.98	17.41	n/a	17.41
75 - 79	22.65	26.55	29.89	n/a	29.89
80 - 84	35.48	38.87	45.95	n/a	45.95
85 - 89	43.39	46.88	54.46	n/a	54.46
90+	56.40	60.93	70.74	n/a	70.74

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Rate 4

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182*	183-365 days	
Single Person – Daily Rates					
60 - 64	9.41	11.76	13.37	n/a	13.37
65 - 69	15.02	16.27	17.71	n/a	17.71
70 - 74	17.65	21.94	24.07	n/a	24.07
75 - 79	34.03	35.48	38.37	n/a	38.37
80 - 84	49.71	56.26	70.04	n/a	70.04
85 - 89	73.01	82.42	94.79	n/a	94.79
90+	109.46	123.60	142.21	n/a	142.21

*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	12.82	15.71	16.99	n/a	16.99
65 - 69	19.93	21.95	22.56	n/a	22.38
70 - 74	23.76	29.35	34.49	n/a	34.49
75 - 79	45.72	49.51	53.27	n/a	53.27
80 - 84	63.67	75.47	91.55	n/a	91.55
85 - 89	93.52	107.77	122.55	n/a	122.55
90+	154.34	177.84	202.26	n/a	202.26

*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	25.20	28.91	31.59	n/a	31.59
65 - 69	32.09	38.10	41.78	n/a	41.78
70 - 74	38.25	51.20	56.66	n/a	56.66
75 - 79	67.76	79.06	90.31	n/a	90.31
80 - 84	115.46	131.59	137.74	n/a	137.74
85 - 89	134.68	151.86	163.30	n/a	163.30
90+	242.44	273.29	293.94	n/a	293.94

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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

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%

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

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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