

# Emergency Hospital & Medical for Canadians

## USA Rates

Includes travel worldwide

AGES	0 – 30	31 – 39	40 – 54	55 – 59
* Minimum premium \$20 per policy.				
Daily Rate	Per Person			
1 – 35 days	\$2.83	\$2.39	\$2.74	\$4.31
36 – 60 days	2.83	2.39	2.74	4.31
61 – 365 days	3.29	3.15	3.21	4.86

## Non-USA Rates

\*\* Coverage within the USA is limited to 5 days while in transit.

AGES	0 – 30	31 – 39	40 – 54	55 – 59
* Minimum premium \$20 per policy.				
Daily Rate	Per Person			
1 – 35 days	\$2.55	\$2.03	\$2.33	\$3.88
36 – 60 days	2.55	2.03	2.33	3.88
61 – 365 days	2.96	2.68	2.73	4.38

For the summary of coverage and eligibility refer to page 18.

### Important notes

- Use the applicant's age on the effective date.
- Maximum period of coverage is 365 days.
- Family includes the applicant, age 59 and under, the applicant's spouse age 59 and under, and any number of dependent children 21 years of age and under.
- The premium for family coverage is calculated at two times the premium for the eldest adult age 59 and under.
- Age 60-89, refer to medical underwriting procedures on page 13.

### DEDUCTIBLES

- Standard deductible per claim: \$250.
- Surcharge to remove deductible: 10%