

**Emergency Medical Insurance**  
Multi Trip Annual (Worldwide)

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

**Rate 1**

TRIP LENGTH OPTIONS	AGE					
	Individual Rates			Family Rates*		
	0 - 40 years	41 - 55 years	56 - 59 years	0 - 40 years	41 - 55 years	56 - 59 years
<b>5-day</b>	78	99	116	155	196	232
<b>10-day</b>	95	114	128	188	230	254
<b>20-day</b>	126	134	154	249	268	307
<b>35-day</b>	162	179	196	323	357	392
<b>60-day</b>	307	342	397	614	686	794
<b>95-day</b>	459	605	704	n/a	n/a	n/a
<b>125-day</b>	683	822	1,086	n/a	n/a	n/a
<b>155-day</b>	917	1,082	1,457	n/a	n/a	n/a
<b>182-day</b>	1,053	1,282	1,542	n/a	n/a	n/a
DAILY EXTENSIONS						
	Individual Rates			Family Rates*		
<b>0-65 days</b>	3.73	4.46	5.37	7.46	8.92	10.73
<b>66-125 days</b>	3.97	5.37	5.37	7.96	10.73	10.73
<b>126-182 days</b>	4.51	5.98	5.98	9.06	11.96	11.96

\*based on age of oldest family member

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**Persons 60 years and over must answer the questionnaire to determine rate**

#### Rate 1

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	151	155	210	288	347	445	533
10-day	153	169	218	319	510	673	810
20-day	203	229	296	429	667	920	1,104
35-day	231	270	384	560	963	1,378	1,655
60-day	486	612	800	1,189	2,042	2,783	3,340
95-day	968	1,235	n/a	n/a	n/a	n/a	n/a
125-day	1,429	1,711	n/a	n/a	n/a	n/a	n/a
155-day	1,789	2,266	n/a	n/a	n/a	n/a	n/a
182-day	2,117	2,944	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	5.46	7.11	8.60	15.26	25.55	32.99	39.57
66-125 days	5.90	7.98	10.93	16.92	28.06	33.56	40.31
126-182 days	6.39	8.71	11.89	18.50	29.89	35.46	42.54

#### Rate 2

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	158	174	245	403	479	629	753
10-day	166	188	264	449	710	947	1,136
20-day	224	267	368	531	864	1,188	1,425
35-day	306	337	446	619	1,131	1,588	1,910
60-day	529	657	889	1,311	2,293	3,071	3,683
95-day	1,013	1,294	n/a	n/a	n/a	n/a	n/a
125-day	1,499	1,795	n/a	n/a	n/a	n/a	n/a
155-day	1,879	2,382	n/a	n/a	n/a	n/a	n/a
182-day	2,224	3,091	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	7.05	8.75	11.42	20.23	31.40	40.29	48.35
66-125 days	7.45	9.49	12.52	21.92	33.88	41.34	49.64
126-182 days	8.41	11.14	15.15	24.81	36.71	44.62	53.58

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#### Rate 3

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	188	200	299	487	583	757	987
10-day	214	240	310	544	864	1,152	1,496
20-day	285	339	435	735	1,134	1,560	2,030
35-day	356	414	664	961	1,652	2,249	2,923
60-day	699	874	1,269	1,912	3,152	4,382	5,697
95-day	1,425	1,821	n/a	n/a	n/a	n/a	n/a
125-day	2,107	2,528	n/a	n/a	n/a	n/a	n/a
155-day	2,638	3,349	n/a	n/a	n/a	n/a	n/a
182-day	3,132	4,347	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	8.29	10.01	15.24	27.07	42.43	51.83	67.37
66-125 days	9.45	11.82	17.91	31.68	46.38	55.97	72.75
126-182 days	11.44	15.13	20.77	35.72	54.88	65.02	84.50

#### Rate 4

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	339	398	542	732	876	1,278	1,921
10-day	371	470	591	935	1,561	2,262	3,397
20-day	402	565	720	1,170	1,883	3,033	4,553
35-day	545	742	957	1,494	2,549	3,792	5,689
60-day	920	1,401	1,693	2,992	4,614	6,859	10,289
95-day	2,092	2,738	n/a	n/a	n/a	n/a	n/a
125-day	3,092	3,798	n/a	n/a	n/a	n/a	n/a
155-day	3,875	5,034	n/a	n/a	n/a	n/a	n/a
182-day	4,590	6,532	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	11.21	17.95	21.08	40.63	59.40	87.18	130.78
66-125 days	14.06	19.47	26.16	42.36	67.21	98.44	147.67
126-182 days	16.00	21.19	28.74	45.81	83.66	113.22	169.81

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#### Rate 5

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	413	505	684	929	1,112	1,664	2,750
10-day	479	636	797	1,330	2,151	3,233	5,340
20-day	542	756	955	1,575	2,484	3,809	6,286
35-day	657	885	1,123	1,835	2,979	4,607	7,601
60-day	1,202	1,736	2,185	3,321	5,726	7,799	12,870
95-day	2,270	2,826	n/a	n/a	n/a	n/a	n/a
125-day	3,222	3,925	n/a	n/a	n/a	n/a	n/a
155-day	4,034	5,205	n/a	n/a	n/a	n/a	n/a
182-day	4,783	6,754	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	15.31	23.77	28.36	54.59	76.07	111.71	184.35
66-125 days	18.75	26.22	35.05	59.17	90.12	128.74	212.40
126-182 days	20.26	26.97	41.23	63.62	109.36	146.41	241.57

#### Rate 6

TRIP LENGTH OPTIONS	AGE						
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years	90+ years
5-day	753	807	1,082	1,634	1,960	2,549	4,591
10-day	783	884	1,126	1,847	2,899	3,852	6,935
20-day	1,082	1,254	1,672	2,639	3,806	5,236	9,424
35-day	1,159	1,360	1,911	3,120	5,423	7,707	13,864
60-day	2,339	2,930	3,762	6,165	10,785	14,439	25,993
95-day	4,060	5,188	n/a	n/a	n/a	n/a	n/a
125-day	6,022	7,210	n/a	n/a	n/a	n/a	n/a
155-day	7,536	9,563	n/a	n/a	n/a	n/a	n/a
182-day	8,932	12,404	n/a	n/a	n/a	n/a	n/a
DAILY EXTENSIONS							
0-65 days	30.13	38.34	45.69	80.95	137.90	160.86	289.58
66-125 days	34.52	45.48	61.17	94.43	157.17	181.33	326.40
126-182 days	37.72	49.93	67.68	107.88	164.59	195.05	351.09

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### 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%

### Automatic Renewal Option

Clients 58 years and under are eligible for the automatic renewal option

### 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 \$10 surcharge applies per policy

### Optional Sports Coverages

Type	Age	Benefit Limit	Rates	
			Individual	Family
Contact Sports	18+	Up to policy limit	75	150
Adventure Sports	All ages	Up to policy limit	200	400
Extreme Sports	All ages	Up to \$500,000	1,000	2,000

Refer to the policy wording for all sports/activities information

### 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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