

Emergency Medical Insurance

Single Trip (Within Canada)

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

Age	Length of Stay				Ext.
	0-65 days	66-125 days	126-182 days	183-365 days	
Single Person - Daily Rates					
0 - 40	1.08	1.17	1.33	1.33	1.33
41 - 55	1.31	1.50	1.66	1.66	1.66
56 - 59	1.50	1.50	1.66	1.66	1.66
60 - 64	1.62	1.79	1.96	n/a	1.96
65 - 69	2.08	2.35	2.58	n/a	2.58
70 - 74	2.40	3.06	3.34	n/a	3.34
75 - 79	4.06	4.49	4.78	n/a	4.78
80 - 84	7.08	7.76	8.05	n/a	8.05
85 - 89	9.13	9.29	9.57	n/a	9.57
90+	10.95	11.17	11.49	n/a	11.49
Family - Daily Rates (based on age of oldest family member)					
0 - 40	2.17	2.32	2.65	2.65	2.65
41 - 55	2.60	3.01	3.34	3.34	3.34
56 - 59	3.01	3.01	3.34	3.34	3.34

Deductible Options

Deductible \$CAD	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 \$15 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

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

FOR BROKER/AGENT USE ONLY

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE



Customer Service: Toll free 1 855 929 8846

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