

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	2.25	2.25	2.25	2.25	2.25
41 - 55	2.83	2.97	2.97	2.97	2.97
56 - 59	3.60	3.60	3.60	3.60	3.60
Family Rates (based on age of oldest family member)					
0 - 40	4.50	4.50	4.50	4.50	4.50
41 - 55	5.69	5.92	5.92	5.92	5.92
56 - 59	7.19	7.19	7.19	7.19	7.19

*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	4.95	5.29	5.75	n/a	6.22
65 - 69	6.44	7.19	7.81	n/a	8.22
70 - 74	7.74	9.87	10.74	n/a	11.20
75 - 79	13.72	15.23	16.62	n/a	16.75
80 - 84	23.00	25.24	26.90	n/a	27.16
85 - 89	29.66	30.22	31.91	n/a	32.18
90+	35.62	36.25	38.28	n/a	38.62

*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	6.33	6.70	7.56	n/a	7.56
65 - 69	7.89	8.53	10.05	n/a	10.05
70 - 74	10.29	11.27	13.60	n/a	13.60
75 - 79	18.21	19.72	22.31	n/a	22.31
80 - 84	28.27	30.47	33.04	n/a	33.04
85 - 89	36.27	37.25	40.13	n/a	40.13
90+	43.52	44.71	48.18	n/a	48.18

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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	7.46	8.52	10.32	n/a	10.32
65 - 69	9.02	10.65	13.62	n/a	13.62
70 - 74	13.71	16.11	18.72	n/a	18.72
75 - 79	24.36	28.55	32.13	n/a	32.13
80 - 84	38.13	41.78	49.39	n/a	49.39
85 - 89	46.63	50.39	58.54	n/a	58.54
90+	60.63	65.49	76.04	n/a	76.04

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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	10.11	12.65	14.38	n/a	14.38
65 - 69	16.15	17.49	19.04	n/a	19.04
70 - 74	18.98	23.59	25.88	n/a	25.88
75 - 79	36.58	38.13	41.25	n/a	41.25
80 - 84	53.44	60.47	75.29	n/a	75.29
85 - 89	78.48	88.61	101.90	n/a	101.90
90+	117.67	132.87	152.87	n/a	152.87

*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	13.79	16.88	18.26	n/a	18.26
65 - 69	21.42	23.60	24.25	n/a	24.06
70 - 74	25.54	31.54	37.08	n/a	37.08
75 - 79	49.15	53.23	57.27	n/a	57.27
80 - 84	68.44	81.13	98.42	n/a	98.42
85 - 89	100.54	115.85	131.74	n/a	131.74
90+	165.92	191.18	217.42	n/a	217.42

*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	27.08	31.08	33.96	n/a	33.96
65 - 69	34.49	40.95	44.91	n/a	44.91
70 - 74	41.11	55.04	60.92	n/a	60.92
75 - 79	72.85	84.98	97.08	n/a	97.08
80 - 84	124.12	141.46	148.08	n/a	148.08
85 - 89	144.79	163.24	175.55	n/a	175.55
90+	260.63	293.78	315.99	n/a	315.99

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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

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

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%

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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