

Emergency Hospital & Medical for Canadians

Medically Underwritten Single Trip – USA plan

Rate table 1

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$25 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$4.27	\$5.19	\$7.10	\$11.13	\$19.92	\$26.90
31 – 60	4.36	5.35	7.43	11.48	20.52	27.98
61 – 90	4.45	5.81	7.73	12.04	21.56	29.36
91 – 120	4.78	6.28	8.33	12.66	22.64	30.83
121 – 150	5.12	6.73	8.92	13.41	24.00	33.00
151 – 180	5.47	7.20	9.54	14.35	25.68	35.31
181+	5.91	7.76	10.30	15.49	27.73	38.12

Rate table 2

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$25 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$5.26	\$6.40	\$8.75	\$13.72	\$24.55	\$33.15
31 – 60	5.37	6.59	9.16	14.15	25.29	34.48
61 – 90	5.48	7.16	9.53	14.84	26.57	36.18
91 – 120	5.89	7.74	10.27	15.60	27.90	37.99
121 – 150	6.31	8.29	10.99	16.53	29.58	40.67
151 – 180	6.74	8.87	11.76	17.68	31.65	43.52
181+	7.28	9.56	12.69	19.09	34.17	46.98

Rate table 3

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$25 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$6.58	\$8.00	\$10.94	\$17.15	\$30.69	\$41.44
31 – 60	6.72	8.24	11.45	17.68	31.61	43.10
61 – 90	6.86	8.95	11.91	18.55	33.21	45.23
91 – 120	7.36	9.67	12.83	19.50	34.88	47.49
121 – 150	7.89	10.37	13.74	20.66	36.97	50.84
151 – 180	8.43	11.09	14.70	22.11	39.56	54.40
181+	9.10	11.95	15.87	23.86	42.72	58.72

Rate table 4

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$25 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$8.77	\$10.66	\$14.58	\$22.86	\$40.92	\$55.26
31 – 60	8.96	10.99	15.26	23.58	42.15	57.47
61 – 90	9.14	11.93	15.88	24.73	44.29	60.31
91 – 120	9.82	12.90	17.11	26.00	46.50	63.33
121 – 150	10.52	13.82	18.32	27.55	49.30	67.79
151 – 180	11.24	14.79	19.60	29.48	52.75	72.53
181+	12.14	15.94	21.16	31.82	56.96	78.30

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Rate table 5

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$25 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$13.50	\$16.41	\$22.45	\$35.20	\$62.99	\$85.06
31 – 60	13.79	16.92	23.50	36.30	64.89	88.48
61 – 90	14.07	18.37	24.44	38.07	68.18	92.84
91 – 120	15.12	19.86	26.34	40.03	71.59	97.49
121 – 150	16.19	21.28	28.21	42.41	75.89	104.35
151 – 180	17.30	22.77	30.17	45.38	81.21	111.66
181+	18.69	24.54	32.57	48.98	87.69	120.54

Rate table 6

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$25 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$10.13	\$12.31	\$16.84	\$26.40	\$47.24	\$63.80
31 – 60	10.34	12.69	17.62	27.23	48.67	66.36
61 – 90	10.55	13.78	18.33	28.55	51.13	69.63
91 – 120	11.34	14.89	19.76	30.02	53.69	73.12
121 – 150	12.14	15.96	21.15	31.80	56.92	78.26
151 – 180	12.97	17.08	22.63	34.03	60.90	83.74
181+	14.02	18.40	24.43	36.74	65.76	90.41

For the Summary of Coverage and Eligibility refer to page 18.

For Medical Underwriting Procedures refer to page 13.

Important Notes

- Use the applicant’s age on the effective date.
- Surcharges may be added if applicable.
- Add 20% surcharge to the above rates for clients who answer yes to question 2 on the Medical Questionnaire: Have you smoked tobacco or used tobacco products in the last 5 years?
- Apply 20% reduction to above rates for clients who choose to exclude coverage for their pre-existing medical conditions. This rating adjustment is not applicable to all rate tables. Please complete the medical questionnaire on quicktic to determine applicable premium.

DEDUCTIBLES

Standard deductible per claim: \$250

Premium Surcharge/Savings for Optional Deductible

\$0 deductible	surcharge 10%
\$1,250 deductible	savings 10%
\$6,000 deductible	savings 30%
\$12,000 deductible	savings 40%
\$30,000 deductible	savings 45%
\$100,000 deductible	savings 80%