

Emergency Hospital & Medical for Canadians

Medically Underwritten Single Trip – Non-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	\$3.43	\$4.17	\$5.72	\$8.96	\$16.05	\$21.67
31 – 60	3.51	4.31	5.98	9.24	16.53	22.54
61 – 90	3.58	4.67	6.22	9.70	17.37	23.65
91 – 120	3.85	5.05	6.71	10.19	18.24	24.84
121 – 150	4.12	5.42	7.18	10.80	19.33	26.58
151 – 180	4.40	5.80	7.69	11.55	20.69	28.44
181+	4.76	6.25	8.30	12.47	22.34	30.72

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	\$4.23	\$5.14	\$7.05	\$11.04	\$19.78	\$26.71
31 – 60	4.33	5.31	7.37	11.39	20.37	27.78
61 – 90	4.41	5.76	7.67	11.95	21.41	29.15
91 – 120	4.74	6.22	8.27	12.56	22.48	30.61
121 – 150	5.08	6.68	8.85	13.31	23.82	32.76
151 – 180	5.42	7.15	9.48	14.23	25.50	35.05
181+	5.87	7.70	10.23	15.37	27.53	37.86

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	\$5.28	\$6.42	\$8.81	\$13.80	\$24.73	\$33.38
31 – 60	5.41	6.64	9.21	14.23	25.46	34.72
61 – 90	5.51	7.19	9.58	14.94	26.76	36.43
91 – 120	5.93	7.78	10.34	15.70	28.10	38.27
121 – 150	6.35	8.35	11.06	16.64	29.78	40.95
151 – 180	6.78	8.93	11.85	17.79	31.87	43.81
181+	7.33	9.63	12.79	19.21	34.41	47.32

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	\$7.05	\$8.57	\$11.75	\$18.40	\$32.97	\$44.51
31 – 60	7.21	8.85	12.28	18.98	33.95	46.30
61 – 90	7.35	9.59	12.78	19.92	35.68	48.58
91 – 120	7.91	10.37	13.78	20.93	37.47	51.02
121 – 150	8.46	11.13	14.75	22.18	39.71	54.60
151 – 180	9.04	11.91	15.80	23.72	42.50	58.42
181+	9.78	12.84	17.05	25.61	45.89	63.10

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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	\$10.85	\$13.19	\$18.09	\$28.33	\$50.75	\$68.52
31 – 60	11.10	13.63	18.91	29.22	52.27	71.28
61 – 90	11.32	14.77	19.67	30.67	54.93	74.79
91 – 120	12.17	15.97	21.22	32.22	57.68	78.55
121 – 150	13.03	17.14	22.70	34.15	61.13	84.05
151 – 180	13.91	18.34	24.32	36.52	65.43	89.93
181+	15.05	19.76	26.25	39.43	70.64	97.14

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	\$8.13	\$9.89	\$13.57	\$21.25	\$38.06	\$51.39
31 – 60	8.32	10.22	14.18	21.91	39.20	53.46
61 – 90	8.49	11.08	14.75	23.00	41.19	56.09
91 – 120	9.13	11.98	15.91	24.17	43.26	58.91
121 – 150	9.77	12.85	17.03	25.61	45.84	63.04
151 – 180	10.44	13.76	18.24	27.39	49.07	67.45
181+	11.29	14.82	19.68	29.57	52.98	72.86

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%