

MEDICARE INTERNATIONAL TRAVEL INSURANCE RATES

Version M14 - Effective November 2018

TAXES: All-Inclusive premiums are subject to provincial sales tax where applicable.

SINGLE TRIP EMERGENCY MEDICAL (Premium Rates per Day with \$0 Deductible)

RATE CATEGORY A - NO UNDERWRITING					
NO MEDICAL QUESTIONNAIRE REQUIRED					
Days/Age	0-25	26-39	40-54	55-59	Over age 59, see below
1 to 17	\$2.75	\$2.98	\$3.34	\$3.92	
18 to 30	\$2.77	\$3.00	\$3.40	\$3.95	
31 to 60	\$2.81	\$3.05	\$3.51	\$4.02	
61 to 90	\$2.84	\$3.07	\$3.55	\$4.17	
91 to 120	\$2.86	\$3.11	\$3.68	\$4.32	
121 to 150	\$2.92	\$3.24	\$3.92	\$4.75	
151 to 212	\$3.00	\$3.41	\$4.10	\$5.00	
213 to 365	\$3.25	\$3.62	\$4.40	\$5.37	
Add Single Trip All-Inclusive*	Flat rate per person				
	\$145	\$145	\$150	\$170	

MULTI-TRIP EMERGENCY MEDICAL (Annual Premiums with \$0 Deductible)

RATE CATEGORY A - NO UNDERWRITING - NO MEDICAL QUESTIONNAIRE REQUIRED					
MULTI-TRIP EMERGENCY MEDICAL					
Days/Age	0-25	26-39	40-54	55-59	Over age 59, see below
4	\$44	\$46	\$50	\$64	
10	\$66	\$71	\$80	\$100	
18	\$100	\$108	\$122	\$122	
30	\$143	\$154	\$175	\$203	
60	\$289	\$313	\$361	\$413	
MULTI-TRIP ALL INCLUSIVE*					
Days/Age	0-25	26-39	40-54	55-59	Over age 59, see below
4	\$189	\$191	\$200	\$234	
10	\$211	\$216	\$230	\$270	
18	\$245	\$253	\$272	\$292	
30	\$288	\$299	\$325	\$373	

For Emergency Medical Insurance, any Pre-Existing Condition must be **STABLE** in the 3 months prior to the Effective* Date to be covered with **RATE CATEGORY A**

RATE CATEGORY A*

FULL MEDICAL QUESTIONNAIRE REQUIRED						
Days/Age	60-64	65-69	70-74	75-79	80-84	85+
1 to 17	\$4.29	\$5.49	\$7.52	\$12.02	\$20.52	\$28.02
18 to 30	\$4.35	\$5.52	\$7.52	\$12.35	\$20.69	\$28.35
31 to 60	\$4.35	\$6.19	\$7.62	\$13.19	\$21.02	\$28.62
61 to 90	\$4.91	\$6.23	\$8.35	\$13.78	\$23.11	\$31.44
91 to 120	\$5.08	\$6.48	\$9.19	\$14.87	\$23.35	\$31.62
121 to 150	\$5.20	\$6.73	\$9.50	\$16.12	\$24.18	\$32.62
151 to 212	\$6.13	\$7.24	\$10.02	\$16.69	\$25.08	\$34.46
213 to 365	\$6.32	\$7.27	\$11.29	\$19.20	\$27.60	\$36.59
Add Single Trip All-Inclusive*	Flat rate per person					
	\$190	\$210	\$220	\$310	\$370	\$420

RATE CATEGORY A - FULL MEDICAL QUESTIONNAIRE REQUIRED*

MULTI-TRIP EMERGENCY MEDICAL						
Days/Age	60-64	65-69	70-74	75-79	80-84	85+
4	\$75	\$92	\$140	\$180	\$362	\$444
10	\$100	\$120	\$170	\$306	\$510	\$720
18	\$130	\$190	\$211	\$380	\$612	\$867
30	\$208	\$290	\$380	\$650	\$1,126	\$1,446
60	\$450	\$548	\$750	\$1,304	\$2,102	\$2,948
MULTI-TRIP ALL INCLUSIVE*						
Days/Age	60-64	65-69	70-74	75-79	80-84	85+
4	\$280	\$322	\$385	\$505	\$757	\$854
10	\$305	\$350	\$415	\$631	\$905	\$1,130
18	\$335	\$420	\$456	\$705	\$1,007	\$1,277
30	\$413	\$520	\$625	\$975	\$1,521	\$1,856

For Emergency Medical Insurance, any Pre-Existing Condition must be **STABLE** in the 3 months prior to the Effective* Date to be covered with **RATE CATEGORY A**
 ‡ **SMOKER SURCHARGE:** Add 10% to premium (5% for Multi-Trip All Inclusive) if smoked cigarettes in the past 2 years.

RATE CATEGORY B*

FULL MEDICAL QUESTIONNAIRE REQUIRED						
Days/Age	60-64	65-69	70-74	75-79	80-84	85+
1 to 17	\$7.27	\$8.77	\$11.77	\$19.52	\$35.65	\$45.52
18 to 30	\$7.55	\$9.35	\$12.69	\$20.69	\$35.95	\$47.35
31 to 60	\$7.99	\$9.59	\$13.27	\$20.69	\$37.52	\$48.57
61 to 90	\$8.11	\$10.46	\$13.82	\$21.58	\$37.69	\$50.35
91 to 120	\$8.55	\$11.69	\$14.90	\$22.60	\$40.42	\$55.10
121 to 150	\$8.59	\$12.02	\$15.20	\$23.75	\$40.52	\$57.92
151 to 212	\$9.80	\$13.08	\$17.80	\$25.63	\$40.63	\$63.08
213 to 365	\$10.00	\$13.52	\$17.94	\$27.06	\$40.97	\$65.90
Add Single Trip All-Inclusive*	Flat rate per person					
	\$190	\$210	\$220	\$310	\$370	\$420

RATE CATEGORY B - FULL MEDICAL QUESTIONNAIRE REQUIRED*

MULTI-TRIP EMERGENCY MEDICAL						
Days/Age	60-64	65-69	70-74	75-79	80-84	85+
4	\$144	\$175	\$240	\$376	\$564	\$664
10	\$210	\$260	\$360	\$585	\$900	\$1,250
18	\$306	\$450	\$550	\$850	\$1,200	\$1,600
30	\$368	\$570	\$666	\$1,158	\$2,136	\$2,488
60	\$880	\$1,120	\$1,560	\$2,412	\$4,314	\$5,510
MULTI-TRIP ALL INCLUSIVE*						
Days/Age	60-64	65-69	70-74	75-79	80-84	85+
4	\$349	\$405	\$485	\$701	\$959	\$1,074
10	\$415	\$490	\$605	\$910	\$1,295	\$1,660
18	\$511	\$680	\$795	\$1,500	\$1,800	\$2,470
30	\$573	\$800	\$911	\$1,483	\$2,531	\$2,898

For Emergency Medical Insurance, any Pre-Existing Condition must be **STABLE** in the 6 months prior to the Effective* Date to be covered with **RATE CATEGORY B**
 ‡ **SMOKER SURCHARGE:** Add 10% to premium (5% for Multi-Trip All Inclusive) if smoked cigarettes in the past 2 years.

RATE CATEGORY C*

FULL MEDICAL QUESTIONNAIRE REQUIRED						
Days/Age	60-64	65-69	70-74	75-79	80-84	85+
1 to 17	\$12.10	\$15.10	\$20.10	\$32.60	\$53.40	\$72.50
18 to 30	\$12.40	\$16.04	\$20.43	\$35.77	\$55.72	\$74.07
31 to 60	\$12.77	\$16.77	\$20.47	\$36.77	\$57.50	\$77.67
61 to 90	\$13.43	\$17.87	\$23.43	\$37.88	\$58.91	\$81.33
91 to 120	\$13.53	\$18.92	\$24.57	\$38.52	\$63.22	\$82.66
121 to 150	\$15.05	\$19.63	\$26.35	\$38.89	\$70.02	\$84.88
151 to 212	\$16.60	\$21.50	\$27.60	\$41.88	\$72.80	\$85.44
213 to 365	\$18.10	\$23.90	\$30.62	\$45.88	\$81.75	\$87.20
Add Single Trip All-Inclusive*	Flat rate per person					
	\$190	\$210	\$220	\$310	\$370	\$420

RATE CATEGORY C - FULL MEDICAL QUESTIONNAIRE REQUIRED*

MULTI-TRIP EMERGENCY MEDICAL						
Days/Age	60-64	65-69	70-74	75-79	80-84	85+
4	\$138	\$240	\$320	\$520	\$630	\$844
10	\$325	\$388	\$590	\$994	\$1,488	\$1,800
18	\$320	\$450	\$710	\$986	\$1,578	\$2,586
30	\$703	\$908	\$1,159	\$2,033	\$3,120	\$4,551
60	\$1,140	\$1,572	\$1,916	\$3,700	\$6,472	\$8,852
MULTI-TRIP ALL INCLUSIVE*						
Days/Age	60-64	65-69	70-74	75-79	80-84	85+
4	\$348	\$480	\$575	\$855	\$1,030	\$1,284
10	\$535	\$628	\$845	\$1,329	\$1,888	\$2,240
18	\$530	\$737	\$1,200	\$1,800	\$2,600	\$3,026
30	\$913	\$1,148	\$1,414	\$2,368	\$3,520	\$4,991

For Emergency Medical Insurance, any Pre-Existing Condition must be **STABLE** in the 6 months prior to the Effective* Date to be covered with **RATE CATEGORY C**
 ‡ **SMOKER SURCHARGE:** Add 10% to premium (5% for Multi-Trip All Inclusive) if smoked cigarettes in the past 2 years.

TRAVEL CANADA - EMERGENCY MEDICAL PLAN

Apply 50% discount to Single Trip Emergency Medical rates displayed above.

For Travel Canada Emergency Medical Insurance, no pre-existing condition exclusion applies.

Check the policy for details on the Pre-existing exclusion that applies to each Rate Category.

*For Trip Cancellation & Interruption benefits under the All-Inclusive Plan, Pre-existing conditions must be STABLE in the 3 months prior to the PURCHASE DATE.

MEDICARE INTERNATIONAL TRAVEL INSURANCE RATES

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TAXES: Trip Cancellation & Interruption premiums are subject to provincial sales tax where applicable.

STAND ALONE TRIP CANCELLATION & INTERRUPTION (Unlimited coverage after departure)								
Baggage Loss & Delay and Flight & Travel Accident are NOT included								
Premiums displayed are per person								
Insured Trip Cost Prior to Departure (ie. Trip Cost up to)	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
\$0	\$54	\$62	\$73	\$82	\$90	\$105	\$117	\$126
\$100	\$58	\$63	\$74	\$83	\$91	\$106	\$120	\$128
\$200	\$69	\$71	\$75	\$84	\$93	\$109	\$122	\$130
\$300	\$71	\$72	\$76	\$85	\$94	\$111	\$124	\$132
\$400	\$73	\$74	\$77	\$86	\$95	\$113	\$126	\$134
\$500	\$76	\$77	\$78	\$94	\$100	\$121	\$138	\$147
\$600	\$77	\$82	\$83	\$95	\$103	\$128	\$150	\$160
\$700	\$82	\$85	\$90	\$102	\$109	\$137	\$164	\$176
\$800	\$85	\$86	\$100	\$105	\$112	\$148	\$176	\$190
\$900	\$92	\$94	\$104	\$112	\$117	\$156	\$188	\$202
\$1,000	\$95	\$100	\$109	\$116	\$122	\$162	\$197	\$213
\$1,100	\$100	\$101	\$114	\$122	\$128	\$172	\$208	\$226
\$1,200	\$104	\$109	\$117	\$125	\$131	\$178	\$218	\$235
\$1,300	\$109	\$114	\$123	\$130	\$136	\$188	\$232	\$248
\$1,400	\$113	\$117	\$128	\$137	\$141	\$198	\$244	\$263
\$1,500	\$117	\$122	\$132	\$142	\$150	\$208	\$256	\$275
\$1,600	\$122	\$127	\$139	\$146	\$155	\$218	\$269	\$290
\$1,700	\$127	\$133	\$145	\$150	\$161	\$230	\$281	\$304
\$1,800	\$133	\$138	\$148	\$158	\$166	\$241	\$297	\$318
\$1,900	\$136	\$142	\$150	\$164	\$173	\$253	\$309	\$333
\$2,000	\$140	\$146	\$161	\$168	\$179	\$264	\$320	\$346
\$2,100	\$144	\$150	\$166	\$175	\$186	\$270	\$329	\$355
\$2,200	\$148	\$156	\$171	\$184	\$194	\$278	\$339	\$364
\$2,300	\$153	\$161	\$176	\$188	\$201	\$286	\$340	\$373
\$2,400	\$157	\$165	\$178	\$195	\$208	\$295	\$359	\$383
\$2,500	\$166	\$173	\$190	\$206	\$220	\$301	\$368	\$392
\$2,600	\$167	\$174	\$196	\$209	\$225	\$310	\$377	\$400
\$2,700	\$170	\$177	\$197	\$211	\$230	\$318	\$387	\$410
\$2,800	\$175	\$184	\$201	\$222	\$236	\$326	\$398	\$418
\$2,900	\$177	\$185	\$206	\$223	\$241	\$336	\$407	\$428
\$3,000	\$179	\$186	\$209	\$228	\$244	\$342	\$415	\$438
\$3,100	\$186	\$195	\$213	\$241	\$258	\$349	\$426	\$445
\$3,200	\$190	\$196	\$216	\$245	\$267	\$358	\$434	\$454
\$3,300	\$196	\$205	\$232	\$254	\$275	\$366	\$445	\$462
\$3,400	\$199	\$207	\$236	\$260	\$281	\$374	\$454	\$472
\$3,500	\$203	\$213	\$242	\$268	\$288	\$383	\$463	\$481
\$3,501 to \$20,000 Add the displayed premium per each additional \$100 trip cost to the \$3,500 rate.	\$4	\$4	\$6	\$7	\$8	\$9	\$10	\$10

For Insured Trip Cost in excess of \$20,000, call 21st Century Travel Insurance.

For Trip Cancellation & Interruption benefits, Pre-existing conditions must be STABLE in the 3 months prior to the PURCHASE DATE.

AGENT'S INSTRUCTIONS

Please read the Policy Wording, Medical Questionnaire and these instructions carefully.

Access our TIPS website at: www.21stcenturytips.com

- The maximum number of days for which you may issue a Single Trip Plan is 183 days (212 for Ontario or Newfoundland resident). Contact 21st Century directly for longer durations.
- The Multi-trip Plan and Single Trip coverage cannot be combined on one application. Please complete a separate policy for each option.
- Family coverage is available for an Insured, their spouse and their children or grandchildren under age 21 (under age 26 if full-time student) and the "Family" premium calculation is 2X the oldest family member's premium. All family members to be insured under one policy must be named on the application, and must be under 60 years of age and a minimum of 30 days of age. Family Coverage is not available for Trip Cancellation/Interruption or All Inclusive plans.
- For "Companion Discount", all applicants must be insured under the same policy. The "Companion Discount" is 5% per insured and cannot be combined with "Family" rates.
- Deductible savings are applicable to single-trip Emergency Medical and Multi-Trip Emergency Medical Insurance. If opting for a deductible, apply the following discounts: \$500 = 10%, \$1,000 = 15%, \$5,000 = 30%, \$10,000 = 35%.
- The maximum policy discount permitted is 50%.
- To calculate a "Top-up" premium, use the daily rate applicable for the FULL trip duration (from departure date to return date) X the number of "Top-up" days required, less any applicable discounts.
- No more than 2 applicants requiring a medical questionnaire are permitted on one policy.
- When determining age for premium purposes, use the applicant's age on application date.
- Multiple applicants may be insured under the same Single Trip or Multi-Trip Emergency Medical policy; however their departure date, effective date and expiry date must be identical and each insured must be named on the policy and confirmation of coverage.
- We reserve the right to decline any application.
- The minimum policy premium is \$25.00. Changes and/or cancellation of a policy are subject to a \$25.00 processing fee. Refund requests must be submitted in writing and a refund will only be considered if there has been no claim.
- If you require assistance with any part of these instructions or with issuing a policy, please contact 21st Century Travel Insurance Limited at 1-800-567-0021.

The Medicare International Travel Insurance plan is administered by 21st Century Travel Insurance Limited.
The policy is underwritten by The Manufacturers Life Insurance Company (Manulife).