

## Premiums for Manulife Travel Insurance – for Travelling Canadians

### Emergency Medical

Plan	Multi-Trip Emergency Medical					Single-Trip Emergency Medical (per day)								
# of Days	4	10	18	30	60	1-17	18-30	31-60	61-90	91-120	121-150	151-212	213-365	
<b>Rate Category A</b>														
Age Group	0-25	\$ 33	\$ 66	\$ 86	\$ 143	\$ 289	\$ 2.75	\$ 2.77	\$ 2.81	\$ 2.84	\$ 2.86	\$ 2.90	\$ 2.98	\$ 3.05
	26-39	\$ 36	\$ 71	\$ 93	\$ 154	\$ 313	\$ 2.98	\$ 3.00	\$ 3.05	\$ 3.07	\$ 3.11	\$ 3.20	\$ 3.31	\$ 3.42
	40-54	\$ 40	\$ 80	\$ 105	\$ 175	\$ 361	\$ 3.34	\$ 3.40	\$ 3.51	\$ 3.55	\$ 3.68	\$ 3.89	\$ 3.99	\$ 4.20
	55-59	\$ 47	\$ 93	\$ 122	\$ 203	\$ 413	\$ 3.91	\$ 3.94	\$ 4.01	\$ 4.16	\$ 4.31	\$ 4.73	\$ 4.94	\$ 5.25
	60-64	\$ 50	\$ 95	\$ 125	\$ 208	\$ 422	\$ 4.00	\$ 4.10	\$ 4.21	\$ 4.35	\$ 4.42	\$ 4.60	\$ 5.28	\$ 5.30
	65-69	\$ 76	\$ 119	\$ 148	\$ 265	\$ 495	\$ 4.73	\$ 4.77	\$ 4.80	\$ 5.39	\$ 5.92	\$ 6.01	\$ 6.49	\$ 6.60
	70-74	\$ 101	\$ 158	\$ 211	\$ 352	\$ 737	\$ 6.60	\$ 6.82	\$ 7.15	\$ 7.59	\$ 7.81	\$ 8.53	\$ 9.46	\$ 10.34
	75-79	\$ 176	\$ 276	\$ 374	\$ 624	\$ 1,304	\$ 11.55	\$ 12.10	\$ 12.65	\$ 13.75	\$ 14.85	\$ 15.40	\$ 16.50	\$ 17.60
	80-84	\$ 286	\$ 446	\$ 612	\$ 1,021	\$ 2,102	\$ 18.98	\$ 19.80	\$ 20.39	\$ 21.65	\$ 22.00	\$ 23.10	\$ 24.20	\$ 25.30
85+	\$ 420	\$ 656	\$ 867	\$ 1,446	\$ 2,948	\$ 27.50	\$ 28.05	\$ 28.60	\$ 29.15	\$ 30.25	\$ 31.35	\$ 32.45	\$ 33.55	
<b>Rate Category B</b>														
Age Group	60-64	\$ 76	\$ 158	\$ 205	\$ 341	\$ 712	\$ 6.30	\$ 6.41	\$ 6.59	\$ 6.75	\$ 7.41	\$ 7.57	\$ 8.84	\$ 9.06
	65-69	\$ 95	\$ 197	\$ 284	\$ 446	\$ 960	\$ 7.88	\$ 8.26	\$ 8.88	\$ 9.24	\$ 10.12	\$ 10.32	\$ 11.41	\$ 12.21
	70-74	\$ 126	\$ 263	\$ 357	\$ 594	\$ 1,229	\$ 10.50	\$ 11.01	\$ 11.37	\$ 11.82	\$ 12.84	\$ 14.18	\$ 15.75	\$ 16.91
	75-79	\$ 217	\$ 454	\$ 606	\$ 1,009	\$ 2,166	\$ 18.12	\$ 18.69	\$ 20.06	\$ 21.13	\$ 22.16	\$ 23.73	\$ 25.73	\$ 27.04
	80-84	\$ 372	\$ 775	\$ 1,094	\$ 1,684	\$ 3,390	\$ 30.98	\$ 31.19	\$ 31.40	\$ 32.55	\$ 34.65	\$ 36.57	\$ 38.85	\$ 40.95
85+	\$ 501	\$ 1,044	\$ 1,352	\$ 2,253	\$ 4,509	\$ 40.95	\$ 42.00	\$ 43.05	\$ 44.10	\$ 46.20	\$ 47.88	\$ 53.76	\$ 55.65	
<b>Rate Category C</b>														
Age Group	60-64	\$ 107	\$ 224	\$ 291	\$ 485	\$ 1,050	\$ 10.00	\$ 11.07	\$ 11.17	\$ 12.11	\$ 13.13	\$ 14.00	\$ 15.01	\$ 16.50
	65-69	\$ 145	\$ 302	\$ 395	\$ 658	\$ 1,411	\$ 14.25	\$ 14.60	\$ 14.70	\$ 15.96	\$ 17.23	\$ 18.25	\$ 19.77	\$ 21.00
	70-74	\$ 202	\$ 420	\$ 562	\$ 936	\$ 1,916	\$ 15.50	\$ 17.56	\$ 18.35	\$ 21.24	\$ 22.95	\$ 24.50	\$ 26.22	\$ 28.00
	75-79	\$ 315	\$ 656	\$ 866	\$ 1,444	\$ 2,943	\$ 30.60	\$ 31.50	\$ 32.00	\$ 33.08	\$ 34.76	\$ 36.25	\$ 39.41	\$ 42.00
	80-84	\$ 497	\$ 1,099	\$ 1,394	\$ 2,325	\$ 4,872	\$ 42.40	\$ 44.00	\$ 50.74	\$ 53.49	\$ 62.21	\$ 64.50	\$ 70.57	\$ 75.00
85+	\$ 693	\$ 1,444	\$ 1,973	\$ 3,289	\$ 6,861	\$ 56.00	\$ 63.25	\$ 69.20	\$ 71.00	\$ 73.00	\$ 75.00	\$ 78.00	\$ 80.00	

Premiums are effective December 9, 2016. Premium rate is per person. All amounts are expressed in Canadian currency.

- If you are under age 60 and purchasing either a Multi-Trip or a Single-Trip plan of any duration, use Rate Category A.
- If you have completed the Medical Questionnaire, use the Rate Category for which you have qualified.
- For Single-Trip plans, multiply the number of days of coverage required by the appropriate daily rate provided in the rate table.
- For Top-Ups, multiply the number of top-up days you require by the daily rate applicable to the TOTAL NUMBER of days in your trip.
- There will be a premium surcharge of 10% for anyone 60 years of age and over, who has smoked cigarettes in the two (2) years prior to their application.

**Top-Ups:** The Single-Trip Emergency Medical Top-Up plan can be used as a top-up to Manulife Multi-Trip plans or other insurers' plans. It is your responsibility to confirm that top-up is permitted on your existing plan with no loss of coverage.

Plans underwritten by

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