

Rate Schedule

Option #1

This option provides coverage for pre-existing conditions that were stable in the 120 days prior to the effective date

Daily Rate - \$0 Deductible

Age	SUM INSURED					
	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$300,000
0-25	\$1.55	\$2.10	\$2.30	\$3.10	\$3.70	\$6.00
26-40	\$1.75	\$2.30	\$2.50	\$3.60	\$4.20	\$6.50
41-60	\$1.95	\$2.70	\$3.10	\$4.60	\$5.50	\$8.25
61-64	\$2.50	\$3.75	\$4.50	\$5.40	\$6.40	\$9.20
65-69	\$2.85	\$4.20	\$5.00	\$6.90	\$7.40	\$10.90
70-74	\$4.50	\$5.85	\$8.38	\$9.50	\$12.25	\$17.63
75-79	\$5.50	\$6.90	\$9.75	\$11.80	\$14.00	\$20.38

Special Benefits Insurance Services
7th Fl – 366 Bay St
Toronto ON M5H 4B2

(P) 1-800-667-0429 or 416-601-0429
(F) 416-601-0308
Email: general@sbis.ca

Option #2

This option **does not provide** coverage for any pre-existing medical conditions

Daily Rate - Age 0 to 85 - \$0 Deductible / Age 86 and older - \$500 Deductible

Age	SUM INSURED					
	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$300,000
0-25	\$1.16	\$1.58	\$1.73	\$2.33	\$2.78	\$4.50
26-40	\$1.31	\$1.73	\$1.88	\$2.70	\$3.15	\$4.88
41-60	\$1.46	\$2.03	\$2.33	\$3.45	\$4.13	\$6.19
61-64	\$1.88	\$2.81	\$3.38	\$4.05	\$4.80	\$6.90
65-69	\$2.14	\$3.15	\$3.75	\$5.18	\$5.55	\$8.18
70-74	\$3.38	\$4.39	\$6.29	\$7.13	\$9.19	\$13.22
75-79	\$4.13	\$5.18	\$7.31	\$8.85	\$10.50	\$15.29
80-85	\$6.05	\$9.41	\$10.13	N/A	N/A	N/A
86+	\$9.32	\$14.50	N/A	N/A	N/A	N/A

- **Minimum premium of \$25 per policy.**
- **Family Rates (only available to applicants under age 70) are 2X the Daily Rates based on the oldest member of the family. Coverage dates must be the same for all the family members.**

Pre-existing medical condition coverage

- If you are 79 years of age or under** on the application date and selected **Option 1:**
Pre-existing medical condition are covered provided that those medical conditions have been stable in the 120 days immediately before the effective date
- If you are 79 years of age or under** on the application date and selected **Option 2** at the time of application:
All pre-existing medical conditions will be excluded from coverage.
- If you are 80 years of age or over** on the application date:
All pre-existing medical conditions will be excluded from coverage.

Stable means a *pre-existing medical condition* that:

- did not require, or was not referred for any *medical consultation*;
- did not require a change in type or dosage of medication.

Waiting Period

Age 0 to 85

- If the insurance was purchased prior to your arrival date in Canada, the "waiting period" does not apply or,
- If this insurance is purchased any time after your arrival in Canada, then in respect of any sickness you will only be entitled to receive benefits for the cost of eligible medical expenses incurred after the first 48 hours from the *effective date* of the policy.

Age 86 and over

- If the insurance was purchased prior to arrival date in Canada, the "waiting period" does not apply.
- If the insurance is purchased after your arrival date in Canada, then in respect of any sickness you will only be entitled to receive benefits for the cost of eligible medical expenses incurred after fifteen (15) days from the *effective date* of this policy.

The waiting period may be waived if:

- This policy is purchased on or prior to the expiry date of an existing Destination: Canada policy
- If you have insurance with another insurer during the first part of your trip in Canada, and you are purchasing this insurance after your arrival in Canada and there will be no gap in coverage. You must provide satisfactory proof that you have other coverage in force and receive a written approval from the Insurer.