

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
Rate Category A														
Age Group	0-25	\$ 44	\$ 66	\$ 100	\$ 143	\$ 289	\$ 2.75	\$ 2.77	\$ 2.81	\$ 2.84	\$ 2.86	\$ 2.92	\$ 3.00	\$ 3.25
	26-39	\$ 46	\$ 71	\$ 108	\$ 154	\$ 313	\$ 2.98	\$ 3.00	\$ 3.05	\$ 3.07	\$ 3.11	\$ 3.24	\$ 3.41	\$ 3.62
	40-54	\$ 50	\$ 80	\$ 122	\$ 175	\$ 361	\$ 3.34	\$ 3.40	\$ 3.51	\$ 3.55	\$ 3.68	\$ 3.92	\$ 4.10	\$ 4.40
	55-59	\$ 64	\$ 100	\$ 122	\$ 203	\$ 413	\$ 3.92	\$ 3.95	\$ 4.02	\$ 4.17	\$ 4.32	\$ 4.75	\$ 5.00	\$ 5.37
	60-64	\$ 75	\$ 100	\$ 130	\$ 208	\$ 450	\$ 4.29	\$ 4.35	\$ 4.35	\$ 4.91	\$ 5.08	\$ 5.20	\$ 6.13	\$ 6.32
	65-69	\$ 92	\$ 120	\$ 190	\$ 290	\$ 548	\$ 5.49	\$ 5.52	\$ 6.19	\$ 6.23	\$ 6.48	\$ 6.73	\$ 7.24	\$ 7.27
	70-74	\$ 140	\$ 170	\$ 211	\$ 380	\$ 750	\$ 7.52	\$ 7.52	\$ 7.62	\$ 8.35	\$ 9.19	\$ 9.50	\$ 10.02	\$ 11.29
	75-79	\$ 180	\$ 306	\$ 380	\$ 650	\$ 1,304	\$ 12.02	\$ 12.35	\$ 13.19	\$ 13.78	\$ 14.87	\$ 16.12	\$ 16.69	\$ 19.20
	80-84	\$ 362	\$ 510	\$ 612	\$ 1,126	\$ 2,102	\$ 20.52	\$ 20.69	\$ 21.02	\$ 23.11	\$ 23.35	\$ 24.18	\$ 25.08	\$ 27.60
85+	\$ 444	\$ 720	\$ 867	\$ 1,446	\$ 2,948	\$ 28.02	\$ 28.35	\$ 28.62	\$ 31.44	\$ 31.62	\$ 32.62	\$ 34.46	\$ 36.59	

Rate Category B														
Age Group	60-64	\$ 144	\$ 210	\$ 306	\$ 368	\$ 880	\$ 7.27	\$ 7.55	\$ 7.99	\$ 8.11	\$ 8.55	\$ 8.59	\$ 9.80	\$ 10.00
	65-69	\$ 175	\$ 260	\$ 450	\$ 570	\$ 1,120	\$ 8.77	\$ 9.35	\$ 9.59	\$ 10.46	\$ 11.69	\$ 12.02	\$ 13.08	\$ 13.52
	70-74	\$ 240	\$ 360	\$ 550	\$ 666	\$ 1,560	\$ 11.77	\$ 12.69	\$ 13.27	\$ 13.82	\$ 14.90	\$ 15.20	\$ 17.80	\$ 17.94
	75-79	\$ 376	\$ 585	\$ 850	\$ 1,158	\$ 2,412	\$ 19.52	\$ 20.69	\$ 20.69	\$ 21.58	\$ 22.60	\$ 23.75	\$ 25.63	\$ 27.06
	80-84	\$ 564	\$ 900	\$ 1,200	\$ 2,136	\$ 4,314	\$ 35.65	\$ 35.95	\$ 37.52	\$ 37.69	\$ 40.42	\$ 40.52	\$ 40.63	\$ 40.97
	85+	\$ 664	\$ 1,250	\$ 1,600	\$ 2,488	\$ 5,510	\$ 45.52	\$ 47.35	\$ 48.57	\$ 50.35	\$ 55.10	\$ 57.92	\$ 63.08	\$ 65.90

Rate Category C														
Age Group	60-64	\$ 138	\$ 325	\$ 320	\$ 703	\$ 1,140	\$ 12.10	\$ 12.40	\$ 12.77	\$ 13.43	\$ 13.53	\$ 15.05	\$ 16.60	\$ 18.10
	65-69	\$ 240	\$ 388	\$ 450	\$ 908	\$ 1,572	\$ 15.10	\$ 16.04	\$ 16.77	\$ 17.87	\$ 18.92	\$ 19.63	\$ 21.50	\$ 23.90
	70-74	\$ 320	\$ 590	\$ 710	\$ 1,159	\$ 1,916	\$ 20.10	\$ 20.43	\$ 20.47	\$ 23.43	\$ 24.57	\$ 26.32	\$ 27.60	\$ 30.62
	75-79	\$ 520	\$ 994	\$ 986	\$ 2,033	\$ 3,700	\$ 32.60	\$ 35.77	\$ 36.77	\$ 37.88	\$ 38.52	\$ 38.89	\$ 41.88	\$ 45.88
	80-84	\$ 630	\$ 1,488	\$ 1,578	\$ 3,120	\$ 6,472	\$ 53.40	\$ 55.72	\$ 57.50	\$ 58.91	\$ 63.22	\$ 70.02	\$ 72.80	\$ 81.75
	85+	\$ 844	\$ 1,800	\$ 2,586	\$ 4,551	\$ 8,852	\$ 72.50	\$ 74.07	\$ 77.67	\$ 81.33	\$ 82.66	\$ 84.88	\$ 85.44	\$ 87.20

Premiums are effective December 14, 2018. 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 and/or used vaping products or e-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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