

Premiums for Travel Choice 2 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	\$42	\$63	\$95	\$136	\$275	\$2.61	\$2.63	\$2.67	\$2.70	\$2.72	\$2.77	\$2.85	\$3.09
	26-39	\$44	\$67	\$103	\$146	\$297	\$2.83	\$2.85	\$2.90	\$2.92	\$2.95	\$3.08	\$3.24	\$3.44
	40-54	\$48	\$76	\$116	\$166	\$343	\$3.17	\$3.23	\$3.33	\$3.37	\$3.50	\$3.72	\$3.90	\$4.18
	55-59	\$61	\$95	\$116	\$193	\$392	\$3.72	\$3.75	\$3.82	\$3.96	\$4.10	\$4.51	\$4.75	\$5.10
	60-64	\$71	\$95	\$124	\$198	\$428	\$4.08	\$4.13	\$4.13	\$4.66	\$4.83	\$4.94	\$5.82	\$6.00
	65-69	\$87	\$114	\$181	\$276	\$521	\$5.22	\$5.24	\$5.88	\$5.92	\$6.16	\$6.39	\$6.88	\$6.91
	70-74	\$133	\$162	\$200	\$361	\$713	\$7.14	\$7.14	\$7.24	\$7.93	\$8.73	\$9.03	\$9.52	\$10.73
	75-79	\$171	\$291	\$361	\$618	\$1,239	\$11.42	\$11.73	\$12.53	\$13.09	\$14.13	\$15.31	\$15.86	\$18.24
	80-84	\$344	\$485	\$581	\$1,070	\$1,997	\$19.49	\$19.66	\$19.97	\$21.95	\$22.18	\$22.97	\$23.83	\$26.22
	85+	\$422	\$684	\$824	\$1,374	\$2,801	\$26.62	\$26.93	\$27.19	\$29.87	\$30.04	\$30.99	\$32.74	\$34.76
Rate Category B														
Age Group	60-64	\$137	\$200	\$291	\$350	\$836	\$6.91	\$7.17	\$7.59	\$7.70	\$8.12	\$8.16	\$9.31	\$9.50
	65-69	\$166	\$247	\$428	\$542	\$1,064	\$8.33	\$8.88	\$9.11	\$9.94	\$11.11	\$11.42	\$12.43	\$12.84
	70-74	\$228	\$342	\$523	\$633	\$1,482	\$11.18	\$12.06	\$12.61	\$13.13	\$14.16	\$14.44	\$16.91	\$17.04
	75-79	\$357	\$556	\$808	\$1,100	\$2,291	\$18.54	\$19.66	\$19.66	\$20.50	\$21.47	\$22.56	\$24.35	\$25.71
	80-84	\$536	\$855	\$1,140	\$2,029	\$4,098	\$33.87	\$34.15	\$35.64	\$35.81	\$38.40	\$38.49	\$38.60	\$38.92
	85+	\$631	\$1,188	\$1,520	\$2,364	\$5,235	\$43.24	\$44.98	\$46.14	\$47.83	\$52.35	\$55.02	\$59.93	\$62.61
Rate Category C														
Age Group	60-64	\$131	\$309	\$304	\$668	\$1,083	\$11.50	\$11.78	\$12.13	\$12.76	\$12.85	\$14.30	\$15.77	\$17.20
	65-69	\$228	\$369	\$428	\$863	\$1,493	\$14.35	\$15.24	\$15.93	\$16.98	\$17.97	\$18.65	\$20.43	\$22.71
	70-74	\$304	\$561	\$675	\$1,101	\$1,820	\$19.10	\$19.41	\$19.45	\$22.26	\$23.34	\$25.00	\$26.22	\$29.09
	75-79	\$494	\$944	\$937	\$1,931	\$3,515	\$30.97	\$33.98	\$34.93	\$35.99	\$36.59	\$36.95	\$39.79	\$43.59
	80-84	\$599	\$1,414	\$1,499	\$2,964	\$6,148	\$50.73	\$52.93	\$54.63	\$55.96	\$60.06	\$66.52	\$69.16	\$77.66
	85+	\$802	\$1,710	\$2,457	\$4,323	\$8,409	\$68.88	\$70.37	\$73.79	\$77.26	\$78.53	\$80.64	\$81.17	\$82.84

Premiums are effective July 1, 2019. 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.

Travel Choice 2 Travel Insurance is offered through The McLennan Group Life Insurance Inc.

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