

MEDICARE INTERNATIONAL TRAVEL INSURANCE RATES

Version M08.1 - Effective December 1, 2011

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
1 to 17	\$2.44	\$2.70	\$3.05
18 to 30	\$2.44	\$2.70	\$3.05
31 to 60	\$2.46	\$2.71	\$3.06
61 to 90	\$2.50	\$2.75	\$3.08
91 to 120	\$2.59	\$2.87	\$3.21
121 to 150	\$2.66	\$2.92	\$3.30
151 to 212	\$2.72	\$2.98	\$3.37
213 to 365	\$2.85	\$3.13	\$3.53
Over age 54, see below			
Flat rate per person			
Add Single Trip All-Inclusive*	\$82	\$83	\$110

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**

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

RATE CATEGORY A - NO MEDICAL QUESTIONNAIRE REQUIRED MULTI-TRIP EMERGENCY MEDICAL			
Days/Age	0-25	26-39	40-54
4	\$33	\$38	\$44
10	\$45	\$52	\$58
18	\$80	\$82	\$90
30	\$104	\$121	\$130
Over age 54, see below			
MULTI-TRIP ALL INCLUSIVE*			
Days/Age	0-25	26-39	40-54
4	\$73	\$78	\$97
10	\$124	\$134	\$166
18	\$186	\$201	\$221
30	\$220	\$238	\$269
Over age 54, see below			

RATE CATEGORY A+

FULL MEDICAL QUESTIONNAIRE REQUIRED							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
1 to 17	\$2.84	\$3.33	\$3.93	\$5.39	\$8.52	\$16.89	\$20.07
18 to 30	\$2.90	\$3.35	\$3.96	\$5.40	\$8.64	\$16.98	\$22.57
31 to 60	\$2.91	\$3.36	\$3.98	\$6.09	\$9.45	\$17.27	\$23.30
61 to 90	\$2.92	\$3.38	\$4.16	\$6.20	\$11.13	\$18.03	\$24.32
91 to 120	\$2.93	\$3.49	\$4.60	\$6.38	\$12.13	\$18.81	\$25.37
121 to 150	\$2.98	\$3.90	\$4.62	\$6.62	\$12.58	\$19.27	\$25.99
151 to 212	\$3.02	\$4.14	\$5.34	\$7.04	\$13.87	\$19.62	\$26.49
213 to 365	\$3.17	\$4.34	\$5.61	\$7.40	\$14.58	\$20.62	\$27.83
Flat rate per person							
Add Single Trip All-Inclusive*	\$121	\$132	\$151	\$169	\$189	\$211	\$232

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

MULTI-TRIP EMERGENCY MEDICAL							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
4	\$46	\$59	\$67	\$88	\$92	\$152	\$196
10	\$64	\$83	\$94	\$118	\$124	\$207	\$266
18	\$96	\$108	\$118	\$139	\$158	\$258	\$333
30	\$142	\$150	\$168	\$197	\$276	\$459	\$590
MULTI-TRIP ALL INCLUSIVE*							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
4	\$104	\$114	\$131	\$160	\$182	\$222	\$287
10	\$179	\$193	\$219	\$263	\$282	\$347	\$446
18	\$236	\$254	\$268	\$320	\$387	\$502	\$645
30	\$294	\$316	\$359	\$430	\$537	\$738	\$949

RATE CATEGORY A

FULL MEDICAL QUESTIONNAIRE REQUIRED							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
1 to 17	\$3.16	\$3.89	\$4.75	\$5.73	\$9.23	\$19.61	\$23.69
18 to 30	\$3.24	\$3.90	\$4.77	\$6.17	\$9.93	\$19.67	\$23.80
31 to 60	\$3.33	\$3.97	\$5.15	\$7.11	\$11.02	\$20.73	\$25.63
61 to 90	\$3.34	\$4.08	\$5.52	\$7.59	\$13.76	\$22.65	\$26.78
91 to 120	\$3.34	\$4.53	\$5.81	\$7.65	\$15.26	\$23.23	\$27.92
121 to 150	\$3.38	\$4.53	\$5.96	\$7.75	\$15.61	\$23.56	\$28.59
151 to 212	\$3.81	\$4.59	\$7.07	\$8.21	\$15.91	\$25.81	\$29.16
213 to 365	\$4.01	\$4.81	\$7.41	\$8.62	\$16.72	\$27.11	\$30.62
Flat rate per person							
Add Single Trip All-Inclusive*	\$121	\$132	\$151	\$169	\$189	\$211	\$232

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

MULTI-TRIP EMERGENCY MEDICAL							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
4	\$52	\$64	\$74	\$97	\$99	\$165	\$223
10	\$70	\$90	\$102	\$131	\$136	\$226	\$295
18	\$107	\$122	\$134	\$159	\$220	\$366	\$422
30	\$156	\$165	\$188	\$228	\$322	\$651	\$753
MULTI-TRIP ALL INCLUSIVE*							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
4	\$108	\$124	\$143	\$175	\$190	\$234	\$304
10	\$193	\$210	\$239	\$287	\$314	\$363	\$464
18	\$250	\$260	\$273	\$325	\$396	\$676	\$782
30	\$313	\$323	\$368	\$444	\$558	\$1,008	\$1,165

RATE CATEGORY B

FULL MEDICAL QUESTIONNAIRE REQUIRED							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
1 to 17	\$3.99	\$5.29	\$6.64	\$7.83	\$14.38	\$24.58	\$29.17
18 to 30	\$4.11	\$5.46	\$6.84	\$8.07	\$14.83	\$25.34	\$30.07
31 to 60	\$4.18	\$5.98	\$7.36	\$8.66	\$15.92	\$27.18	\$33.92
61 to 90	\$4.30	\$6.43	\$7.65	\$9.01	\$16.63	\$28.37	\$35.36
91 to 120	\$4.50	\$6.72	\$8.03	\$9.41	\$17.58	\$29.60	\$36.90
121 to 150	\$4.60	\$6.87	\$8.19	\$9.65	\$18.11	\$30.29	\$39.60
151 to 212	\$4.71	\$7.02	\$8.36	\$10.80	\$19.89	\$30.92	\$42.23
213 to 365	\$4.95	\$7.36	\$8.77	\$11.35	\$20.90	\$32.46	\$44.36
Flat rate per person							
Add Single Trip All-Inclusive*	\$121	\$132	\$151	\$169	\$189	\$211	\$232

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**

RATE CATEGORY B - FULL MEDICAL QUESTIONNAIRE REQUIRED

MULTI-TRIP EMERGENCY MEDICAL							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
4	\$77	\$97	\$111	\$145	\$167	\$221	\$262
10	\$105	\$135	\$154	\$195	\$233	\$302	\$358
18	\$118	\$147	\$161	\$205	\$296	\$557	\$661
30	\$172	\$215	\$243	\$311	\$460	\$875	\$1,038
MULTI-TRIP ALL INCLUSIVE*							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
4	\$160	\$188	\$213	\$261	\$269	\$290	\$344
10	\$272	\$315	\$358	\$429	\$574	\$691	\$818
18	\$292	\$345	\$394	\$493	\$628	\$867	\$1,029
30	\$349	\$379	\$430	\$522	\$687	\$1,229	\$1,459

RATE CATEGORY C

FULL MEDICAL QUESTIONNAIRE REQUIRED							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
1 to 17	\$4.50	\$8.12	\$10.73	\$13.86	\$22.08	\$36.96	\$53.91
18 to 30	\$4.52	\$8.15	\$11.07	\$13.91	\$22.76	\$38.11	\$55.57
31 to 60	\$4.67	\$8.33	\$11.85	\$14.93	\$24.43	\$40.91	\$62.68
61 to 90	\$4.89	\$8.95	\$12.70	\$15.99	\$26.21	\$43.88	\$67.22
91 to 120	\$4.96	\$9.08	\$12.92	\$16.67	\$26.61	\$44.57	\$68.27
121 to 150	\$5.06	\$9.29	\$13.23	\$16.80	\$27.27	\$45.63	\$69.89
151 to 212	\$5.50	\$9.49	\$14.83	\$19.03	\$27.81	\$51.20	\$71.29
213 to 365	\$5.52	\$9.97	\$15.58	\$19.44	\$29.21	\$53.78	\$74.88
Flat rate per person							
Add Single Trip All-Inclusive*	\$121	\$132	\$151	\$169	\$189	\$211	\$232

For Emergency Medical Insurance, any Pre-Existing Condition must be **STABLE** in the 12 months prior to the effective* date to be covered with **RATE CATEGORY C**

RATE CATEGORY C - FULL MEDICAL QUESTIONNAIRE REQUIRED

MULTI-TRIP EMERGENCY MEDICAL							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
4	\$88	\$110	\$126	\$166	\$308	\$380	\$554
10	\$120	\$153	\$175	\$222	\$421	\$518	\$756
18	\$162	\$214	\$302	\$369	\$604	\$956	\$1,392
30	\$258	\$318	\$452	\$560	\$934	\$1,497	\$2,183
MULTI-TRIP ALL INCLUSIVE*							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
4	\$185	\$213	\$244	\$299	\$391	\$452	\$660
10	\$313	\$361	\$410	\$492	\$704	\$902	\$1,316
18	\$343	\$413	\$528	\$625	\$891	\$1,280	\$1,867
30	\$467	\$547	\$710	\$853	\$1,261	\$1,871	\$2,729

FAST TRAK RATE CATEGORY

NO MEDICAL UNDERWRITING REQUIRED							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
1 to 17	\$5.06	\$8.30	\$9.70	\$11.75	n/a	n/a	n/a
18 to 30	\$5.21	\$8.57	\$10.67	\$13.50	n/a	n/a	n/a
Flat rate per person							
Add Single Trip All-Inclusive*	\$121	\$132	\$151	\$169	n/a	n/a	n/a

Pre-Existing Conditions are **NOT** covered (whether stable or unstable in the 3 months prior to the effective* date) with the **FAST TRAK RATE CATEGORY**.

FAST TRAK RATE CATEGORY

Multi-Trip Not Available

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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STAND ALONE TRIP CANCELLATION & INTERRUPTION (Maximum coverage of \$3,500 after departure)								
Baggage Loss & Delay and Flight & Travel Accident coverage is NOT included								
Premiums displayed are per person								
Sum Insured Prior to Departure (ie. Trip Cost to next \$100)	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
\$0	\$50	\$53	\$61	\$68	\$79	\$97	\$114	\$130
\$100	\$53	\$56	\$62	\$69	\$79	\$98	\$115	\$131
\$200	\$57	\$60	\$63	\$69	\$80	\$99	\$115	\$132
\$300	\$58	\$61	\$65	\$71	\$83	\$101	\$117	\$134
\$400	\$60	\$63	\$67	\$73	\$85	\$102	\$119	\$135
\$500	\$63	\$66	\$70	\$78	\$88	\$110	\$133	\$150
\$600	\$64	\$68	\$73	\$80	\$90	\$117	\$144	\$163
\$700	\$68	\$71	\$79	\$85	\$95	\$126	\$157	\$179
\$800	\$71	\$75	\$83	\$89	\$99	\$135	\$170	\$194
\$900	\$75	\$79	\$87	\$93	\$104	\$143	\$181	\$206
\$1,000	\$79	\$83	\$90	\$97	\$107	\$149	\$191	\$217
\$1,100	\$82	\$87	\$95	\$101	\$112	\$157	\$201	\$230
\$1,200	\$86	\$90	\$98	\$105	\$115	\$164	\$211	\$241
\$1,300	\$90	\$95	\$103	\$109	\$120	\$173	\$223	\$254
\$1,400	\$93	\$98	\$107	\$114	\$124	\$182	\$235	\$267
\$1,500	\$97	\$102	\$112	\$118	\$131	\$192	\$247	\$282
\$1,600	\$100	\$106	\$116	\$122	\$136	\$201	\$259	\$296
\$1,700	\$105	\$110	\$121	\$126	\$142	\$211	\$271	\$310
\$1,800	\$109	\$115	\$124	\$132	\$146	\$221	\$285	\$325
\$1,900	\$112	\$118	\$130	\$136	\$152	\$232	\$298	\$340
\$2,000	\$116	\$122	\$134	\$141	\$158	\$241	\$309	\$354
\$2,100	\$119	\$125	\$138	\$146	\$164	\$248	\$318	\$363
\$2,200	\$123	\$130	\$143	\$152	\$170	\$255	\$327	\$372
\$2,300	\$126	\$134	\$147	\$157	\$177	\$262	\$337	\$381
\$2,400	\$130	\$137	\$152	\$162	\$184	\$270	\$346	\$391
\$2,500	\$134	\$141	\$156	\$168	\$190	\$277	\$355	\$400
\$2,600	\$137	\$144	\$161	\$173	\$197	\$285	\$364	\$409
\$2,700	\$141	\$148	\$165	\$180	\$203	\$292	\$373	\$418
\$2,800	\$144	\$152	\$170	\$185	\$209	\$299	\$383	\$427
\$2,900	\$147	\$155	\$174	\$190	\$216	\$307	\$392	\$437
\$3,000	\$151	\$159	\$180	\$196	\$222	\$314	\$401	\$446
\$3,100	\$154	\$162	\$184	\$201	\$228	\$321	\$410	\$455
\$3,200	\$158	\$166	\$189	\$207	\$235	\$328	\$419	\$464
\$3,300	\$161	\$170	\$193	\$212	\$242	\$336	\$428	\$473
\$3,400	\$165	\$173	\$198	\$217	\$248	\$344	\$438	\$482
\$3,500	\$168	\$177	\$202	\$223	\$254	\$351	\$447	\$492
\$3,501 to \$12,000 Add the displayed premium per each additional \$100 trip value to the \$3,500 rate.	\$4	\$4	\$5	\$6	\$7	\$8	\$10	\$10

For Sum Insured in excess of \$12,000, 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 Application, the Policy Wording and these instructions carefully.

- 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. EXCEPTION: The Fast Trak Rate Category can be issued for a maximum of 30 days and cannot be used to top-up any Multi-Trip plan.
- The Multi-trip Plan and Single Trip coverage cannot be combined on one application. Please submit one application for each option.
- For "Family" rates, all applicants must reside at the same address and be under age 55. Dependents under age 21 (under 26 if full-time student) can be included at no additional premium. Calculate "Family" premium by charging 2X the oldest family member's premium. Family Coverage is not available for Fast Trak, 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, Fast Trak, and Multi-Trip Emergency Medical Insurance. If opting for a deductible, apply the following discounts: \$500 = 15%, \$1,000 = 20%, \$5,000 = 35%, \$10,000 = 50%.
- 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 application.
- 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 application and confirmation of coverage.
- We reserve the right to decline any application.
- The minimum policy premium is \$20.00. Changes and/or cancellation of a policy are subject to a \$25.00 administration fee. Refund requests must be submitted in writing and a refund will only be considered if there has been no claim. Minimum refund of premium is \$25.00.
- 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 Financial).