

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	\$43	\$65	\$98	\$140	\$283	\$3.06	\$3.11	\$3.19	\$3.22	\$3.25	\$3.31	\$3.40	\$3.70
	26-39	\$45	\$70	\$106	\$150	\$306	\$3.31	\$3.36	\$3.46	\$3.48	\$3.54	\$3.68	\$3.88	\$4.11
	40-54	\$48	\$79	\$112	\$165	\$354	\$3.63	\$3.72	\$3.99	\$4.03	\$4.18	\$4.45	\$4.66	\$5.00
	55-59	\$63	\$98	\$123	\$191	\$404	\$4.25	\$4.32	\$4.57	\$4.74	\$4.91	\$5.39	\$5.68	\$6.10
	60-64	\$74	\$99	\$128	\$206	\$444	\$4.32	\$4.64	\$5.19	\$5.75	\$5.95	\$6.09	\$7.17	\$7.39
	65-69	\$90	\$117	\$186	\$306	\$541	\$6.48	\$6.51	\$7.24	\$7.29	\$7.59	\$7.88	\$8.47	\$8.51
	70-74	\$137	\$160	\$206	\$376	\$741	\$8.84	\$8.88	\$8.92	\$9.78	\$10.76	\$11.12	\$11.73	\$13.22
	75-79	\$176	\$300	\$372	\$654	\$1,289	\$14.19	\$14.57	\$15.44	\$16.13	\$17.40	\$18.87	\$19.53	\$22.47
	80-84	\$355	\$499	\$599	\$1,113	\$2,078	\$24.22	\$24.42	\$24.60	\$27.05	\$27.33	\$28.30	\$29.36	\$32.31
85+	\$434	\$705	\$848	\$1,429	\$2,914	\$33.07	\$33.46	\$33.50	\$36.80	\$37.02	\$38.19	\$40.34	\$42.83	
Rate Category B														
Age Group	60-64	\$141	\$205	\$300	\$361	\$862	\$8.51	\$8.84	\$9.35	\$9.49	\$10.01	\$10.06	\$11.47	\$11.71
	65-69	\$172	\$255	\$440	\$558	\$1,096	\$10.21	\$10.95	\$11.22	\$12.24	\$13.69	\$14.07	\$15.31	\$15.83
	70-74	\$235	\$352	\$538	\$651	\$1,527	\$13.78	\$14.86	\$15.53	\$16.18	\$17.44	\$17.80	\$20.84	\$21.00
	75-79	\$368	\$573	\$832	\$1,133	\$2,360	\$22.85	\$24.22	\$24.22	\$25.26	\$26.45	\$27.81	\$30.01	\$31.67
	80-84	\$552	\$881	\$1,175	\$2,091	\$4,222	\$41.73	\$42.09	\$43.92	\$44.12	\$47.32	\$47.43	\$47.56	\$47.95
	85+	\$649	\$1,223	\$1,566	\$2,435	\$5,392	\$53.29	\$55.43	\$56.85	\$58.94	\$64.50	\$67.80	\$73.84	\$77.14
Rate Category C														
Age Group	60-64	\$175	\$255	\$331	\$688	\$1,116	\$14.16	\$14.51	\$14.95	\$15.73	\$15.84	\$17.61	\$19.43	\$21.19
	65-69	\$235	\$380	\$440	\$889	\$1,538	\$17.68	\$18.78	\$19.63	\$20.92	\$22.15	\$22.98	\$25.17	\$27.98
	70-74	\$313	\$578	\$695	\$1,134	\$1,876	\$23.53	\$23.92	\$23.96	\$27.43	\$28.76	\$30.81	\$32.31	\$35.84
	75-79	\$509	\$953	\$1,040	\$1,990	\$3,621	\$38.16	\$41.87	\$43.05	\$44.34	\$45.09	\$45.52	\$49.03	\$53.70
	80-84	\$616	\$1,456	\$1,544	\$3,053	\$6,334	\$62.51	\$65.23	\$67.31	\$68.96	\$74.00	\$81.96	\$85.22	\$95.70
	85+	\$826	\$1,761	\$2,531	\$4,454	\$8,664	\$84.87	\$86.71	\$90.92	\$95.20	\$96.76	\$99.36	\$100.01	\$102.07

Premiums are effective November 1, 2022. 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 CanAm Insurance Services (2018) Ltd.

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