

These rates do not include sales tax and are subject to change without notice.

A – Instructions

- The minimum premium is \$25 per person, per plan.
- Coverage beyond 182 days (or any number of days allowed in your province or territory of residence) is available provided sufficient documentation is received. Contact a representative for more information.
- For Emergency Medical Travel Insurance:**
 - Your Single Trip Daily rate is based on your age as of the **purchase date** and the **total trip duration** (including the departure and return dates).
 - If you are topping up an existing plan (or a Multi-Trip Annual Plan), your Top Up rate is based on your **total trip duration** and multiplied by the number of top up days.
 - Applicants age 55 or over: please complete the Application Age 55 or over to determine which Plan type you qualify for.
- For Non-Medical Travel Insurance:**
 - If you are topping up a Multi-Trip Non-Medical Annual Plan to cover days in excess of the number of days allowed, contact a representative for the applicable rates.

B – Plans without Medical Questionnaire

EMERGENCY MEDICAL TRAVEL INSURANCE

40-Day Supplemental Multi-Trip Annual Plan for PSHCP

40-Day Supplemental Multi-Trip Annual Plan for the Public Service Health Care Plan (PSHCP) members Increase your protection to \$5 million CAD and be covered for Trip Cancellation, Interruption and Delay benefits up to \$4,000 CAD. Also be covered for benefits not offered by PSHCP, such as Vehicle Return or Emergency Relief of Dental Pain.		\$0 DEDUCTIBLE						
		This Supplemental Plan is only available if you are a PSHCP member travelling outside of your province or territory of residence, or Canada for any number of trips of up to 40 consecutive days.						
Age of the applicant	0-54	55-59	60-64	65-69	70-74	75-79	80+	
Single	\$70	\$88	\$96	\$128	\$191	\$312	\$549	
Family	\$140	\$176	\$192	\$256	\$382	\$624	\$1,098	

Age 54 or Under					
\$0 DEDUCTIBLE					
Plan and Number of days		Age of the applicant			
Multi-Trip Annual		0 - 29		30 - 54	
		Single	Family	Single	Family
	4	\$31	\$62	\$38	\$76
	9	\$58	\$116	\$74	\$148
	16	\$77	\$154	\$97	\$194
30	\$119	\$238	\$172	\$344	
Single Trip Daily or Top Up		0 - 29		30 - 54	
		Single	Family	Single	Family
	1-35	\$2.25	\$4.50	\$3.31	\$6.62
	36-63	\$2.39	\$4.78	\$3.48	\$6.96
	64-84	\$2.43	\$4.86	\$3.55	\$7.10
	85-105	\$2.48	\$4.96	\$3.58	\$7.16
	106-126	\$2.57	\$5.14	\$3.69	\$7.38
	127-154	\$2.69	\$5.38	\$3.86	\$7.72
	155-182	\$2.74	\$5.48	\$3.92	\$7.84
183+	\$2.85	\$5.70	\$4.13	\$8.26	

Canada Plan								
\$0 DEDUCTIBLE								
This Single Trip Daily Plan is only available to you if you are travelling outside your province or territory of residence but within Canada for the entire duration of your trip.								
Age of the applicant	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Single	\$0.57	\$0.86	\$1.95	\$2.07	\$3.90	\$5.12	\$6.85	\$8.54
Family	\$1.14							

55 to 79 Vacation Plan					
\$0 DEDUCTIBLE					
This Single Trip Daily Plan is only available if you are between ages 55 and 79 and are travelling outside of your province or territory of residence, or Canada for a maximum of 21 consecutive days.					
Age of the applicant	55-59	60-64	65-69	70-74	75-79
1-21 days	\$3.71	\$6.49	\$7.07	\$12.36	\$21.01

NON-MEDICAL TRAVEL INSURANCE

Multi-Trip Non-Medical Annual Plan

\$0 DEDUCTIBLE								
Number of days		Age of the applicant						
		0 - 29			30 - 54			
		Single	Family	Single	Family			
4		\$70	\$140	\$70	\$140			
9		\$136	\$272	\$136	\$272			
16		\$152	\$304	\$152	\$304			
30		\$173	\$346	\$173	\$346			
Number of days		Age of the applicant						
		55-59	60-64	65-69	70-74	75-79	80-84	85+
4		\$70	\$76	\$82	\$92	\$118	\$187	\$209
9		\$136	\$147	\$159	\$178	\$233	\$366	\$407
16		\$152	\$162	\$178	\$194	\$250	\$385	\$429
30		\$173	\$181	\$194	\$212	\$263		

For rates to top up the Multi-Trip Non Medical Annual Plan, contact a representative.

Single Trip Non-Medical Plan

\$0 DEDUCTIBLE			
This Single Trip Non-Medical Plan must be purchased within 7 days of the initial deposit for your covered trip or prior to any applicable cancellation penalties			
Rates per \$100 of sum insured for your trip's value (Rounded to the next \$100)			
Age of the applicant	0-59	60-79	80+
Rates per \$100 of sum insured	\$5.82	\$6.79	\$8.73

Travel Companion Savings	5% Saving
Two is better than one!	
You and a travel companion will each save 5% on your travel insurance as long as you are travelling together from your point of departure and share the same accommodation and transportation for the duration of your trip.	
Simply subtract 5% from the Travel Companion Savings line in the Premium Calculation.	

EMERGENCY MEDICAL TRAVEL INSURANCE

Important: To determine which plan type you qualify for, please complete the Application Age 55 or over.

Deductible Options*						
Deductible	\$0	\$250 US	\$500 US	\$1,000 US	\$5,000 US	\$10,000 US
Change in rates	+ 10%	automatic	- 5%	- 10%	- 30%	- 45%

* Deductible options are available for plans requiring a Medical Questionnaire.

Deductible options apply to medical claims only.

Note: If you have smoked or used any tobacco products during the **5 years** prior to the application date of your insurance, add 20% to your premium.

Supreme								
Plan and Number of days		Age of the applicant						
		55-59	60-64	65-69	70-74	75-79	80-84	85+
Multi-Trip Annual	4	\$38	\$43	\$58	\$69	\$145	\$319	\$362
	9	\$75	\$81	\$115	\$137	\$281	\$626	\$708
	16	\$88	\$97	\$133	\$158	\$327	\$735	\$832
	30	\$158	\$165	\$233	\$287	\$546		
Single Trip Daily or Top Up	1-35	\$3.36	\$3.53	\$5.16	\$6.08	\$12.15	\$17.15	\$20.47
	36-63	\$3.54	\$3.72	\$5.24	\$7.25	\$13.11	\$18.00	\$21.64
	64-84	\$3.58	\$3.95	\$5.94	\$7.30	\$13.81	\$18.97	\$22.34
	85-105	\$3.62	\$4.04	\$6.11	\$7.40	\$14.88	\$19.12	\$22.47
	106-126	\$3.70	\$4.27	\$6.47	\$7.68	\$15.44	\$19.42	\$22.66
	127-154	\$3.71	\$4.62	\$6.96	\$8.31	\$16.02	\$20.48	\$23.44
	155-182	\$3.76	\$5.05	\$7.11	\$8.60	\$16.19	\$22.10	\$25.95
	183+	\$3.84	\$5.12	\$7.30	\$8.68	\$16.34	\$24.18	\$27.81

Elite								
Plan and Number of days		Age of the applicant						
		55-59	60-64	65-69	70-74	75-79	80-84	85+
Multi-Trip Annual	4	\$44	\$49	\$69	\$81	\$169	\$345	\$389
	9	\$86	\$97	\$134	\$159	\$331	\$675	\$760
	16	\$98	\$113	\$157	\$185	\$381	\$794	\$895
	30	\$172	\$193	\$272	\$335	\$640		
Single Trip Daily or Top Up	1-35	\$3.80	\$4.04	\$5.95	\$6.99	\$13.98	\$20.76	\$24.98
	36-63	\$4.04	\$4.28	\$6.01	\$8.34	\$15.07	\$21.80	\$26.63
	64-84	\$4.11	\$4.54	\$6.83	\$8.39	\$15.88	\$22.96	\$27.48
	85-105	\$4.16	\$4.65	\$7.02	\$8.52	\$17.11	\$23.12	\$27.65
	106-126	\$4.24	\$4.90	\$7.44	\$8.84	\$17.77	\$23.49	\$27.87
	127-154	\$4.25	\$5.30	\$8.01	\$9.54	\$18.43	\$24.79	\$28.84
	155-182	\$4.34	\$5.82	\$8.17	\$9.90	\$18.59	\$26.73	\$31.90
	183+	\$4.42	\$5.89	\$8.38	\$9.97	\$18.80	\$29.26	\$34.21

Advantage								
Plan and Number of days		Age of the applicant						
		55-59	60-64	65-69	70-74	75-79	80-84	85+
Multi-Trip Annual	4	\$49	\$89	\$134	\$156	\$317	\$498	\$616
	9	\$99	\$174	\$263	\$305	\$623	\$969	\$1,203
	16	\$102	\$198	\$306	\$353	\$717	\$1,142	\$1,414
	30	\$179	\$324	\$502	\$587	\$1,194		
Single Trip Daily or Top Up	1-35	\$3.83	\$6.72	\$10.76	\$11.73	\$23.87	\$31.54	\$40.13
	36-63	\$4.07	\$7.06	\$11.63	\$12.93	\$25.67	\$34.00	\$45.56
	64-84	\$4.26	\$8.48	\$12.98	\$16.73	\$27.76	\$37.58	\$47.47
	85-105	\$4.47	\$8.55	\$13.11	\$16.79	\$27.81	\$39.01	\$49.67
	106-126	\$4.63	\$8.57	\$13.47	\$17.13	\$27.88	\$40.15	\$51.40
	127-154	\$4.84	\$8.60	\$14.36	\$18.13	\$28.08	\$42.08	\$54.36
	155-182	\$5.62	\$8.64	\$15.60	\$19.26	\$28.70	\$43.68	\$56.80
	183+	\$5.81	\$9.45	\$16.75	\$21.18	\$29.59	\$47.44	\$61.27

Standard								
Plan and Number of days		Age of the applicant						
		55-59	60-64	65-69	70-74	75-79	80-84	85+
Multi-Trip Annual	4	\$55	\$108	\$161	\$186	\$386	\$600	\$744
	9	\$108	\$210	\$314	\$364	\$755	\$1,173	\$1,454
	16	\$123	\$237	\$369	\$428	\$870	\$1,377	\$1,709
	30	\$207	\$395	\$607	\$709	\$1,441		
Single Trip Daily or Top Up	1-35	\$4.39	\$7.93	\$12.53	\$13.80	\$28.89	\$37.37	\$48.53
	36-63	\$4.79	\$8.55	\$14.07	\$15.67	\$31.00	\$41.10	\$55.09
	64-84	\$5.03	\$10.26	\$15.68	\$20.23	\$33.53	\$45.46	\$57.39
	85-105	\$5.30	\$10.31	\$15.89	\$20.30	\$33.63	\$47.17	\$60.08
	106-126	\$5.44	\$10.35	\$16.29	\$20.74	\$33.75	\$48.56	\$62.17
	127-154	\$5.74	\$10.41	\$17.33	\$21.95	\$33.95	\$50.88	\$65.74
	155-182	\$6.65	\$10.46	\$18.87	\$23.32	\$34.72	\$52.80	\$68.69
	183+	\$6.91	\$11.41	\$20.27	\$25.62	\$35.81	\$57.35	\$74.07