

## Emergency Medical Insurance

Multi Trip Annual (Worldwide)

Maximum limit **\$5,000,000**

per person, per trip

### Rate 1

TRIP LENGTH OPTIONS	AGE					
	Individual Rates			Family Rates*		
	0 - 40 years	41 - 55 years	56 - 59 years	0 - 40 years	41 - 55 years	56 - 59 years
<b>5-day</b>	49	51	65	98	103	130
<b>10-day</b>	62	66	79	123	132	157
<b>20-day</b>	70	74	89	139	148	178
<b>35-day</b>	89	95	124	178	189	249
<b>60-day</b>	173	184	375	347	367	750
<b>95-day</b>	287	368	481	n/a	n/a	n/a
<b>125-day</b>	418	494	669	n/a	n/a	n/a
<b>155-day</b>	603	694	894	n/a	n/a	n/a
<b>182-day</b>	674	785	944	n/a	n/a	n/a
DAILY EXTENSIONS						
	Individual Rates			Family Rates*		
	0-65 days	66-125 days	126-182 days	0-65 days	66-125 days	126-182 days
	2.29	2.66	3.04	4.58	5.31	6.09
	2.98	3.20	3.42	5.95	6.41	6.84
	3.42	3.80	4.18	6.84	7.59	8.37

\*based on age of oldest family member

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**Persons 60-89 years must answer the questionnaire to determine rate**

**Rate 1**

TRIP LENGTH OPTIONS	AGE					
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years
5-day	74	88	114	184	239	311
10-day	84	101	136	214	356	464
20-day	100	122	154	266	443	604
35-day	138	172	218	421	676	897
60-day	416	512	653	1076	1401	1961
95-day	911	1061	n/a	n/a	n/a	n/a
125-day	1504	2253	n/a	n/a	n/a	n/a
155-day	1818	2879	n/a	n/a	n/a	n/a
182-day	2076	2975	n/a	n/a	n/a	n/a
DAILY EXTENSIONS						
0-65 days	3.50	4.18	6.25	9.90	16.75	21.31
66-125 days	4.56	5.24	7.55	10.65	17.51	25.10
126-182 days	4.94	6.48	8.52	12.18	19.79	25.87

**Rate 2**

TRIP LENGTH OPTIONS	AGE					
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years
5-day	79	91	121	193	253	327
10-day	104	121	163	223	374	488
20-day	117	153	193	327	466	634
35-day	168	217	275	504	710	941
60-day	475	556	760	1113	1472	2059
95-day	955	1114	n/a	n/a	n/a	n/a
125-day	1579	2366	n/a	n/a	n/a	n/a
155-day	1910	3023	n/a	n/a	n/a	n/a
182-day	2180	3125	n/a	n/a	n/a	n/a
DAILY EXTENSIONS						
0-65 days	4.18	5.03	7.09	11.04	19.03	24.35
66-125 days	4.56	5.47	7.76	11.79	19.79	26.37
126-182 days	5.19	6.78	8.94	12.79	20.78	27.17

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#### Rate 3

TRIP LENGTH OPTIONS	AGE					
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years
5-day	117	141	182	295	386	500
10-day	149	182	247	341	569	744
20-day	166	218	280	448	711	966
35-day	236	308	399	632	1040	1412
60-day	711	847	1156	1695	2241	3037
95-day	1456	1696	n/a	n/a	n/a	n/a
125-day	2407	3604	n/a	n/a	n/a	n/a
155-day	2909	4606	n/a	n/a	n/a	n/a
182-day	3321	4760	n/a	n/a	n/a	n/a
DAILY EXTENSIONS						
0-65 days	6.09	7.44	10.03	15.22	28.16	33.48
66-125 days	7.23	8.37	11.17	16.75	28.51	36.51
126-182 days	7.62	9.51	12.94	18.26	28.92	38.04

#### Rate 4

TRIP LENGTH OPTIONS	AGE					
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years
5-day	157	187	239	388	505	656
10-day	201	239	325	448	747	978
20-day	226	310	409	588	933	1269
35-day	356	438	616	870	1487	1971
60-day	1150	1343	1835	2693	3559	4982
95-day	1911	2228	n/a	n/a	n/a	n/a
125-day	3157	4729	n/a	n/a	n/a	n/a
155-day	3820	6045	n/a	n/a	n/a	n/a
182-day	4356	6247	n/a	n/a	n/a	n/a
DAILY EXTENSIONS						
0-65 days	7.62	9.90	13.25	21.31	36.51	50.23
66-125 days	8.37	10.27	13.69	22.07	39.57	53.26
126-182 days	9.13	11.41	14.83	23.12	41.09	57.07

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### Rate 5

TRIP LENGTH OPTIONS	AGE					
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years
5-day	174	243	312	613	800	1039
10-day	233	312	428	710	1187	1547
20-day	306	414	547	931	1479	2010
35-day	437	603	823	1450	2473	3281
60-day	1409	1935	2646	4691	6203	8686
95-day	1933	2653	n/a	n/a	n/a	n/a
125-day	3195	5630	n/a	n/a	n/a	n/a
155-day	3863	7197	n/a	n/a	n/a	n/a
182-day	4412	7437	n/a	n/a	n/a	n/a
DAILY EXTENSIONS						
0-65 days	9.90	13.69	18.26	29.67	45.66	63.92
66-125 days	10.65	14.83	19.03	30.44	46.41	71.90
126-182 days	10.80	15.22	20.78	31.95	47.94	76.70

### Rate 6

TRIP LENGTH OPTIONS	AGE					
	60-64 years	65-69 years	70-74 years	75-79 years	80-84 years	85-89 years
5-day	234	324	418	817	1067	1386
10-day	309	418	569	944	1580	2067
20-day	408	552	731	1241	1971	2679
35-day	580	803	1096	1931	3298	4374
60-day	1878	2581	3526	6254	8273	11579
95-day	2579	3535	n/a	n/a	n/a	n/a
125-day	4260	7506	n/a	n/a	n/a	n/a
155-day	5152	9595	n/a	n/a	n/a	n/a
182-day	5881	9917	n/a	n/a	n/a	n/a
DAILY EXTENSIONS						
0-65 days	17.32	23.96	31.95	51.94	79.89	111.85
66-125 days	18.65	25.87	33.48	53.26	81.24	125.81
126-182 days	19.40	26.63	36.51	53.68	83.89	134.20

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## Deductible Options

Deductible \$USD	Surcharge/ Discount on premium
\$0	+15%
\$300	automatic
\$500	- 5%
\$1,000	- 10%
\$2,000	- 20%
\$5,000	- 30%
\$50,000	- 65%
\$100,000	- 75%

## Steps to Calculate Rate

1. Determine age category
2. Choose the annual rate based on trip length options from rate chart
3. If optional deductible is selected, subtract or add applicable discount/surcharge

## Automatic Renewal Option

Clients 58 years and under are eligible for the automatic renewal option

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