

MEDICARE INTERNATIONAL TRAVEL INSURANCE RATES

Version M08 - Effective February 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	\$2.39	\$2.65	\$2.99
18 to 30	\$2.39	\$2.65	\$2.99
31 to 60	\$2.41	\$2.66	\$3.00
61 to 90	\$2.45	\$2.70	\$3.02
91 to 120	\$2.54	\$2.81	\$3.15
121 to 150	\$2.61	\$2.86	\$3.24
151 to 212	\$2.67	\$2.92	\$3.30
213 to 365	\$2.79	\$3.07	\$3.46
Add Single Trip All-Inclusive*	Flat rate per person		
	\$80	\$81	\$108

Over age 54, see below

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

RATE CATEGORY A - NO UNDERWRITING - NO MEDICAL QUESTIONNAIRE REQUIRED			
MULTI-TRIP EMERGENCY MEDICAL			
Days/Age	0-25	26-39	40-54
4	\$32	\$37	\$43
10	\$44	\$51	\$57
18	\$78	\$80	\$88
30	\$102	\$119	\$127

Over age 54, see below

MULTI-TRIP ALL INCLUSIVE*			
Days/Age	0-25	26-39	40-54
4	\$72	\$76	\$95
10	\$122	\$131	\$163
18	\$182	\$197	\$217
30	\$216	\$233	\$264

Over age 54, see below

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							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
1 to 17	\$2.78	\$3.26	\$3.85	\$5.28	\$8.35	\$16.56	\$19.68
18 to 30	\$2.84	\$3.28	\$3.88	\$5.29	\$8.47	\$16.65	\$22.13
31 to 60	\$2.85	\$3.29	\$3.90	\$5.97	\$9.26	\$16.93	\$22.84
61 to 90	\$2.86	\$3.31	\$4.08	\$6.08	\$10.91	\$17.68	\$23.84
91 to 120	\$2.87	\$3.42	\$4.51	\$6.25	\$11.89	\$18.44	\$24.87
121 to 150	\$2.92	\$3.82	\$4.53	\$6.49	\$12.33	\$18.89	\$25.48
151 to 212	\$2.96	\$4.06	\$5.24	\$6.90	\$13.60	\$19.24	\$25.97
213 to 365	\$3.11	\$4.25	\$5.50	\$7.25	\$14.29	\$20.22	\$27.28
Add Single Trip All-Inclusive*	Flat rate per person						
	\$119	\$129	\$148	\$166	\$185	\$207	\$227

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	\$45	\$58	\$66	\$86	\$90	\$149	\$192
10	\$63	\$81	\$92	\$116	\$122	\$203	\$261
18	\$94	\$106	\$116	\$136	\$155	\$253	\$326
30	\$139	\$147	\$165	\$193	\$271	\$450	\$578

MULTI-TRIP ALL INCLUSIVE*							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
4	\$102	\$112	\$128	\$157	\$178	\$218	\$281
10	\$175	\$189	\$215	\$258	\$276	\$340	\$437
18	\$231	\$249	\$263	\$314	\$379	\$492	\$632
30	\$288	\$310	\$352	\$422	\$526	\$724	\$930

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	\$3.10	\$3.81	\$4.66	\$5.62	\$9.05	\$19.23	\$23.23
18 to 30	\$3.18	\$3.82	\$4.68	\$6.05	\$9.74	\$19.28	\$23.33
31 to 60	\$3.26	\$3.89	\$5.05	\$6.97	\$10.80	\$20.32	\$25.13
61 to 90	\$3.27	\$4.00	\$5.41	\$7.44	\$13.49	\$22.21	\$26.25
91 to 120	\$3.27	\$4.44	\$5.70	\$7.50	\$14.96	\$22.77	\$27.37
121 to 150	\$3.31	\$4.44	\$5.84	\$7.60	\$15.30	\$23.10	\$28.03
151 to 212	\$3.74	\$4.50	\$6.93	\$8.05	\$15.60	\$25.30	\$28.59
213 to 365	\$3.93	\$4.72	\$7.26	\$8.45	\$16.39	\$26.58	\$30.02
Add Single Trip All-Inclusive*	Flat rate per person						
	\$119	\$129	\$148	\$166	\$185	\$207	\$227

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	\$51	\$63	\$73	\$95	\$97	\$162	\$219
10	\$69	\$88	\$100	\$128	\$133	\$222	\$289
18	\$105	\$120	\$131	\$156	\$216	\$359	\$414
30	\$153	\$162	\$184	\$224	\$316	\$638	\$738

MULTI-TRIP ALL INCLUSIVE*							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
4	\$106	\$122	\$140	\$172	\$186	\$229	\$298
10	\$189	\$206	\$234	\$281	\$308	\$356	\$455
18	\$245	\$255	\$268	\$319	\$388	\$663	\$767
30	\$307	\$317	\$361	\$435	\$547	\$988	\$1,142

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**

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See PAGE 1 for Rate Categories A and A+.

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	\$3.91	\$5.19	\$6.51	\$7.68	\$14.10	\$24.10	\$28.60
18 to 30	\$4.03	\$5.35	\$6.71	\$7.91	\$14.54	\$24.84	\$29.48
31 to 60	\$4.10	\$5.86	\$7.22	\$8.49	\$15.61	\$26.65	\$33.25
61 to 90	\$4.22	\$6.30	\$7.50	\$8.83	\$16.30	\$27.81	\$34.67
91 to 120	\$4.41	\$6.59	\$7.87	\$9.23	\$17.24	\$29.02	\$36.18
121 to 150	\$4.51	\$6.74	\$8.03	\$9.46	\$17.75	\$29.70	\$38.82
151 to 212	\$4.62	\$6.88	\$8.20	\$10.59	\$19.50	\$30.31	\$41.40
213 to 365	\$4.85	\$7.22	\$8.60	\$11.13	\$20.49	\$31.82	\$43.49
Add Single Trip All-Inclusive*	Flat rate per person						
	\$119	\$129	\$148	\$166	\$185	\$207	\$227

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	\$75	\$95	\$109	\$142	\$164	\$217	\$257
10	\$103	\$132	\$151	\$191	\$228	\$296	\$351
18	\$116	\$144	\$158	\$201	\$290	\$546	\$648
30	\$169	\$211	\$238	\$305	\$451	\$858	\$1,018

MULTI-TRIP ALL INCLUSIVE*							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
4	\$157	\$184	\$209	\$256	\$264	\$284	\$337
10	\$267	\$309	\$351	\$421	\$563	\$677	\$802
18	\$286	\$338	\$386	\$483	\$616	\$850	\$1,009
30	\$342	\$372	\$422	\$512	\$674	\$1,205	\$1,430

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 C							
FULL MEDICAL QUESTIONNAIRE REQUIRED							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
1 to 17	\$4.41	\$7.96	\$10.52	\$13.59	\$21.65	\$36.24	\$52.85
18 to 30	\$4.43	\$7.99	\$10.85	\$13.64	\$22.31	\$37.36	\$54.48
31 to 60	\$4.58	\$8.17	\$11.62	\$14.64	\$23.95	\$40.11	\$61.45
61 to 90	\$4.79	\$8.77	\$12.45	\$15.68	\$25.70	\$43.02	\$65.90
91 to 120	\$4.86	\$8.90	\$12.67	\$16.34	\$26.09	\$43.70	\$66.93
121 to 150	\$4.96	\$9.11	\$12.97	\$16.47	\$26.74	\$44.74	\$68.52
151 to 212	\$5.39	\$9.30	\$14.54	\$18.66	\$27.26	\$50.20	\$69.89
213 to 365	\$5.41	\$9.77	\$15.27	\$19.06	\$28.64	\$52.73	\$73.41
Add Single Trip All-Inclusive*	Flat rate per person						
	\$119	\$129	\$148	\$166	\$185	\$207	\$227

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	\$86	\$108	\$124	\$163	\$302	\$373	\$543
10	\$118	\$150	\$172	\$218	\$413	\$508	\$741
18	\$159	\$210	\$296	\$362	\$592	\$937	\$1,365
30	\$253	\$312	\$443	\$549	\$916	\$1,468	\$2,140

MULTI-TRIP ALL INCLUSIVE*							
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+
4	\$181	\$209	\$239	\$293	\$383	\$443	\$647
10	\$307	\$354	\$402	\$482	\$690	\$884	\$1,290
18	\$336	\$405	\$518	\$613	\$874	\$1,255	\$1,830
30	\$458	\$536	\$696	\$836	\$1,236	\$1,834	\$2,675

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**

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	\$4.96	\$8.14	\$9.51	\$11.52	n/a	n/a	n/a
18 to 30	\$5.11	\$8.40	\$10.46	\$13.24	n/a	n/a	n/a
Add Single Trip All-Inclusive*	Flat rate per person						
	\$119	\$129	\$148	\$166	\$185	\$207	\$227

FAST TRAK RATE CATEGORY							
Multi-Trip Not Available							

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**.

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, see policy for full details.

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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	\$49	\$52	\$60	\$67	\$77	\$95	\$112	\$127
\$100	\$52	\$55	\$61	\$68	\$77	\$96	\$113	\$128
\$200	\$56	\$59	\$62	\$68	\$78	\$97	\$113	\$129
\$300	\$57	\$60	\$64	\$70	\$81	\$99	\$115	\$131
\$400	\$59	\$62	\$66	\$72	\$83	\$100	\$117	\$132
\$500	\$62	\$65	\$69	\$76	\$86	\$108	\$130	\$147
\$600	\$63	\$67	\$72	\$78	\$88	\$115	\$141	\$160
\$700	\$67	\$70	\$77	\$83	\$93	\$124	\$154	\$175
\$800	\$70	\$74	\$81	\$87	\$97	\$132	\$167	\$190
\$900	\$74	\$77	\$85	\$91	\$102	\$140	\$177	\$202
\$1,000	\$77	\$81	\$88	\$95	\$105	\$146	\$187	\$213
\$1,100	\$80	\$85	\$93	\$99	\$110	\$154	\$197	\$225
\$1,200	\$84	\$88	\$96	\$103	\$113	\$161	\$207	\$236
\$1,300	\$88	\$93	\$101	\$107	\$118	\$170	\$219	\$249
\$1,400	\$91	\$96	\$105	\$112	\$122	\$178	\$230	\$262
\$1,500	\$95	\$100	\$110	\$116	\$128	\$188	\$242	\$276
\$1,600	\$98	\$104	\$114	\$120	\$133	\$197	\$254	\$290
\$1,700	\$103	\$108	\$119	\$124	\$139	\$207	\$266	\$304
\$1,800	\$107	\$113	\$122	\$129	\$143	\$217	\$279	\$319
\$1,900	\$110	\$116	\$127	\$133	\$149	\$227	\$292	\$333
\$2,000	\$114	\$120	\$131	\$138	\$155	\$236	\$303	\$347
\$2,100	\$117	\$123	\$135	\$143	\$161	\$243	\$312	\$356
\$2,200	\$121	\$127	\$140	\$149	\$167	\$250	\$321	\$365
\$2,300	\$124	\$131	\$144	\$154	\$174	\$257	\$330	\$374
\$2,400	\$127	\$134	\$149	\$159	\$180	\$265	\$339	\$383
\$2,500	\$131	\$138	\$153	\$165	\$186	\$272	\$348	\$392
\$2,600	\$134	\$141	\$158	\$170	\$193	\$279	\$357	\$401
\$2,700	\$138	\$145	\$162	\$176	\$199	\$286	\$366	\$410
\$2,800	\$141	\$149	\$167	\$181	\$205	\$293	\$375	\$419
\$2,900	\$144	\$152	\$171	\$186	\$212	\$301	\$384	\$428
\$3,000	\$148	\$156	\$176	\$192	\$218	\$308	\$393	\$437
\$3,100	\$151	\$159	\$180	\$197	\$224	\$315	\$402	\$446
\$3,200	\$155	\$163	\$185	\$203	\$230	\$322	\$411	\$455
\$3,300	\$158	\$167	\$189	\$208	\$237	\$329	\$420	\$464
\$3,400	\$162	\$170	\$194	\$213	\$243	\$337	\$429	\$473
\$3,500	\$165	\$174	\$198	\$219	\$249	\$344	\$438	\$482
\$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.

**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).**