

MANULIFE FINANCIAL EMERGENCY MEDICAL INSURANCE RATES

Effective November 2010

INSTRUCTIONS

- Premium rate is per person.
 - All amounts are expressed in Canadian currency.
1. If you are under age 55 and purchasing either a Multi-Trip or a Single-Trip plan of any duration, use Rate Category A.
 2. If you are 55-74 years of age, travelling for 17 days or less and purchasing the Quick Trip Plan, use Rate Category D.
 3. If you have completed the Medical Questionnaire on page 2, use the Rate Category for which you have qualified.
 4. For Single-Trip plans, multiply the number of days of coverage required by the appropriate daily rate provided in the rate table.
 5. 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.

TOP-UPS

The Single-Trip Emergency Medical Top-Up plan can be used as a top-up to Manulife Financial 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. The Quick Trip Plan and Rate Category D cannot be used to top up any Multi-Trip Plan.

Rate Tables & Rate Categories Applicable to Emergency Medical Insurance

Rate Category A+	Plan	No. of Days	Age 55-59	60-64	65-69	70-74	75-79	80-84	85+
	Multi-Trip Emergency Medical		4	\$45	\$58	\$66	\$86	\$90	\$149
		10	\$63	\$81	\$92	\$116	\$122	\$203	\$261
		18	\$94	\$106	\$116	\$136	\$155	\$253	\$326
		30	\$139	\$147	\$165	\$193	\$271	\$450	\$578
Single-Trip Emergency Medical (per day)		1-17	\$2.78	\$3.26	\$3.85	\$5.28	\$8.35	\$16.56	\$19.68
		18-30	\$2.84	\$3.28	\$3.88	\$5.29	\$8.47	\$16.65	\$22.13
		31-60	\$2.85	\$3.29	\$3.90	\$5.97	\$9.26	\$16.93	\$22.84
		61-90	\$2.86	\$3.31	\$4.08	\$6.08	\$10.91	\$17.68	\$23.84
		91-120	\$2.87	\$3.42	\$4.51	\$6.25	\$11.89	\$18.44	\$24.87
		121-150	\$2.92	\$3.82	\$4.53	\$6.49	\$12.33	\$18.89	\$25.48
		151-212	\$2.96	\$4.06	\$5.24	\$6.90	\$13.60	\$19.24	\$25.97

Rate Category A	Plan	No. of Days	Age 0-25	26-39	40-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
	Multi-Trip Emergency Medical		4	\$32	\$37	\$43	\$51	\$63	\$73	\$95	\$97	\$162
		10	\$44	\$51	\$57	\$69	\$88	\$100	\$128	\$133	\$222	\$289
		18	\$78	\$80	\$88	\$105	\$120	\$131	\$156	\$216	\$359	\$414
		30	\$102	\$119	\$127	\$153	\$162	\$184	\$224	\$316	\$638	\$738
Single-Trip Emergency Medical (per day)		1-17	\$2.39	\$2.65	\$2.99	\$3.10	\$3.81	\$4.66	\$5.62	\$9.05	\$19.23	\$23.23
		18-30	\$2.39	\$2.65	\$2.99	\$3.18	\$3.82	\$4.68	\$6.05	\$9.74	\$19.28	\$23.33
		31-60	\$2.41	\$2.66	\$3.00	\$3.26	\$3.89	\$5.05	\$6.97	\$10.80	\$20.32	\$25.13
		61-90	\$2.45	\$2.70	\$3.02	\$3.27	\$4.00	\$5.41	\$7.44	\$13.49	\$22.21	\$26.25
		91-120	\$2.54	\$2.81	\$3.15	\$3.27	\$4.44	\$5.70	\$7.50	\$14.96	\$22.77	\$27.37
		121-150	\$2.61	\$2.86	\$3.24	\$3.31	\$4.44	\$5.84	\$7.60	\$15.30	\$23.10	\$28.03
		151-212	\$2.67	\$2.92	\$3.30	\$3.74	\$4.50	\$6.93	\$8.05	\$15.60	\$25.30	\$28.59

Rate Category B	Plan	No. of Days	Age 55-59	60-64	65-69	70-74	75-79	80-84	85+
	Multi-Trip Emergency Medical		4	\$75	\$95	\$109	\$142	\$164	\$217
		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
Single-Trip Emergency Medical (per day)		1-17	\$3.91	\$5.19	\$6.51	\$7.68	\$14.10	\$24.10	\$28.60
		18-30	\$4.03	\$5.35	\$6.71	\$7.91	\$14.54	\$24.84	\$29.48
		31-60	\$4.10	\$5.86	\$7.22	\$8.49	\$15.61	\$26.65	\$33.25
		61-90	\$4.22	\$6.30	\$7.50	\$8.83	\$16.30	\$27.81	\$34.67
		91-120	\$4.41	\$6.59	\$7.87	\$9.23	\$17.24	\$29.02	\$36.18
		121-150	\$4.51	\$6.74	\$8.03	\$9.46	\$17.75	\$29.70	\$38.82
		151-212	\$4.62	\$6.88	\$8.20	\$10.59	\$19.50	\$30.31	\$41.40

Rate Category C	Plan	No. of Days	Age 55-59	60-64	65-69	70-74	75-79	80-84	85+
	Multi-Trip Emergency Medical		4	\$86	\$108	\$124	\$163	\$302	\$373
		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
Single-Trip Emergency Medical (per day)		1-17	\$4.41	\$7.96	\$10.52	\$13.59	\$21.65	\$36.24	\$52.85
		18-30	\$4.43	\$7.99	\$10.85	\$13.64	\$22.31	\$37.36	\$54.48
		31-60	\$4.58	\$8.17	\$11.62	\$14.64	\$23.95	\$40.11	\$61.45
		61-90	\$4.79	\$8.77	\$12.45	\$15.68	\$25.70	\$43.02	\$65.90
		91-120	\$4.86	\$8.90	\$12.67	\$16.34	\$26.09	\$43.70	\$66.93
		121-150	\$4.96	\$9.11	\$12.97	\$16.47	\$26.74	\$44.74	\$68.52
		151-212	\$5.39	\$9.30	\$14.54	\$18.66	\$27.26	\$50.20	\$69.89

Rate Category D	Plan	No. of Days	Age 55-59	60-64	65-69	70-74	75-79	80-84	85+
	Quick Trip Plan for Ages 55-74 (per day)		1-17	\$4.96	\$8.14	\$9.51	\$11.52	N/A	N/A