



## RATES

- **Minimum premium:** \$20
- **Age:** use your age on the effective date to calculate your premium
- **Maximum period of coverage:** 365 days per policy
- **Family Plan:** Family Plan applies to the applicant, spouse and child(ren) who reside together in Canada and who have the same coverage dates in effect. Family Rates are 2 times the Daily Rates found below and are based on the age of the eldest applicant who is 60 years of age or less on the effective date.

### Deductible applies per insured, per emergency

#### Age 85 or under

- \$100 deductible (automatic)
- \$0 deductible (add 5%)
- \$1,000 deductible (subtract 20%)

#### Age 86 or over

- \$500 deductible (automatic)

## PLAN 1 DAILY RATE TABLE — Provides coverage for Stable Pre-Existing Medical Conditions

Age	Sum Insured Options (Super Visa requires a minimum sum insured of \$100,000)					
	\$15,000	\$25,000	\$50,000	\$100,000	\$150,000	\$300,000
0-25	\$2.45	\$2.73	\$3.14	\$4.91	\$5.87	\$6.22
26-40	\$2.68	\$3.00	\$3.45	\$5.48	\$6.37	\$6.97
41-60	\$3.28	\$3.68	\$4.17	\$6.88	\$8.39	\$8.96
61-64	\$4.03	\$4.83	\$5.48	\$7.26	\$8.66	\$9.49
65-69	\$4.92	\$5.93	\$6.74	\$8.12	\$10.10	\$10.84
70-74	\$7.50	\$9.01	\$10.35	\$13.88	Not Available	Not Available
75-79	\$10.37	\$12.34	\$16.07	\$20.03	Not Available	Not Available

Note: Family Rates are 2 times the Daily Rate of the eldest applicant who is 60 years of age or less on the effective date.

## PLAN 2 DAILY RATE TABLE — No coverage for any Pre-Existing Medical Conditions

Age	Sum Insured Options (Super Visa requires a minimum sum insured of \$100,000)			
	\$15,000	\$25,000	\$50,000	\$100,000
50-60	\$3.12	\$3.50	\$3.97	\$6.53
61-64	\$3.75	\$4.49	\$5.10	\$6.74
65-69	\$4.43	\$5.33	\$6.06	\$7.31
70-74	\$6.00	\$7.21	\$8.28	\$11.10
75-79	\$8.31	\$9.86	\$12.86	\$16.03
80-85	\$11.95	\$14.68	\$17.13	\$21.72
86+	\$18.74	\$22.59	\$26.72	\$33.40

Note: Family Rates are 2 times the Daily Rate of the eldest applicant who is 60 years of age or less on the effective date.

## PREMIUM CALCULATION

Number of Days	Daily Rate*	Sub-total	Deductible Options		Total Premium Due Minimum of \$20	
			Age 85 or under			Age 86 or over
			<input type="checkbox"/> \$100 Automatic (0%)	<input type="checkbox"/> \$0 (+5%)		<input type="checkbox"/> \$1,000 (-20%)
Calculate and add or subtract the appropriate % to the Sub-total based on the selected deductible.						
_____	x \$ _____	= \$ _____	+/- \$ _____		= \$ _____	

\* Note: Family Rates are 2 times the Daily Rate of the eldest applicant who is 60 years of age or less on the effective date.

## DEFINITIONS — Throughout this application, words in italics have a specific meaning and are defined below.

**Child(ren)** means an unmarried natural, adopted or stepchild of the *insured person* or his or her eligible *spouse* who is, on the policy effective date, dependent on the *insured person* or his or her eligible *spouse* for support and is:

- Between 15 days of age and 21 years of age; or
- A full-time student who is under 26 years of age; or
- Of any age with a permanent physical impairment or a permanent mental disability.

**Family** means *you* and *your* eligible *spouse* age 60 or under and *child(ren)*, who have the same coverage dates in effect and who are living at the same address while in Canada.

**Pre-Existing Medical Condition(s)** means any medical condition, *sickness* or injury for which at any time prior to the effective date, you have experienced symptoms, you have received medical care, advice, investigation or medical treatment, you have been hospitalized, you have been prescribed (including prescribed as needed) or have taken medication, or you have undergone a medical surgical procedure.

**Sickness** means a disease or disorder of the body which results in loss while this coverage is in effect. The sickness must be sufficiently serious to prompt a reasonably prudent person to consult a physician for the purpose of medical treatment.

**Spouse** means the person to whom the *insured* is legally married or with whom the *insured* has been residing in a conjugal relationship.

**Stable Pre-Existing Medical Condition** means:

- A condition which is under treatment and has been controlled by diet or consistent use of medication prescribed by a physician and for which in the 120 days prior to the effective date of this policy there has been:

- no hospitalization; and
- no change in treatment, medication or dosage.

Exceptions: a reduction in dosage or an elimination of medication resulting from an improved health condition, approved by a physician, does not constitute a change in medication or dosage. A reduction or elimination of treatment resulting from an improved health condition, approved by a physician, does not constitute a change in treatment.

- A condition that existed more than 120 days prior to the effective date and which did not require treatment, as determined by a physician, during the 120 days prior to the effective date of this policy.

The product and rates described are subject to change without notice at any time.

