MEDI-SELECTAdvantage®

Emergency Medical Travel Insurance





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

for Snowbirds & Travelling Canadians

Effective July 18, 2006

INSTRUCTIONS

- 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).
- 2. If you are topping up an existing plan (or a Multi-Trip Annual Plan), your Single Trip Daily rate is based on your total trip duration and multiplied by the number of top up days.
- 3. Applicants age 55 or over: please complete the application to determine which Plan type your qualify for.
- 4. The minimum premium is \$25 per person.
- Coverage beyond 182 days (212 days for Ontario residents) is available provided sufficient documentation is received. Call your broker or the sales agent indicated above for more

COMMERCIAL VEHICLE 30-DAY MULTI-TRIP ANNUAL PLAN								
For Commercial Vehicle Drivers and Passengers		Age 0-29	Age 30-54					
	Single	\$206	\$239					
\$0 Deductible	FAMILY	\$265	\$307					

40-DAY SUPPLEMENTAL MULTI-TRIP ANNUAL PLAN for the Public Service Health Care Plan (PSHCP) members

Increase your protection from \$500,000 to \$5 million CAD and be covered for Trip Cancellation, Interruption and Delay benefits up to \$4,000 CAD. No medical questionnaire is required.

CANADA PLAN

\$0 DEDUCTIBLE											
This Single Trip Daily Plan is only available to you if you are travelling within Canada for the entire duration of your trip.											
AGE OF THE APPLICANT											
	0-54	55-59	60-65	66-70	71-75	76-79	80-84	85+			
SINGLE	S ingle \$0.36 \$0.55 \$1.24 \$1.31 \$2.49 \$3.26 \$4.35 \$5.43										
FAMILY	\$0.72										

55 TO 74 VACATION PLAN

	\$0 DEDUCTIBLE										
This Single Trip Daily Plan is only available for trips up to 15 days. For the <u>full</u> pre-existing medical condition exclusion refer to your application and your policy.											
	AGE OF THE AP	PLICANT									
NUMBER OF DAYS	55-59	60-65	66-70	71-74							
1-15	1-15 \$2.75 \$4.81 \$5.11 \$9.64										

40-DAY SUPPLEMENTAL MULTI-TRIP ANNUAL PLAN FOR PSHCP **\$0 DEDUCTIBLE** For the **full** pre-existing medical condition exclusion, refer to your policy. A Sı

AGE OF THE APPLICANT	1-54	55-65	66-75	76 +
SINGLE	\$62	\$62	\$92	\$198
FAMILY	\$124			

AGE 54 OR UNDER

		\$0 D	EDUCTIBLE				
N	PLAN AND UMBER OF DAYS		A GE OF THE	APPLICANT			
		0 -	29	30 - 54			
₾		SINGLE	FAMILY	SINGLE	FAMILY		
MULTI-TRIP	9	\$29	\$58	\$33	\$66		
님	16	\$39	\$78	\$46	\$92		
Ē	30	\$59	\$118	\$68	\$136		
	60	\$112	\$224	\$132	\$264		
		SINGLE	FAMILY	SINGLE	FAMILY		
	1-35	\$1.26	\$2.52	\$1.68	\$3.36		
0	36-63	\$1.27	\$2.54	\$1.68	\$3.36		
THP THP	64-84	\$1.27	\$2.54	\$1.69	\$3.38		
쁬	85-105	\$1.28	\$2.56	\$1.70	\$3.40		
SINGLE	106-126	\$1.28	\$2.56	\$1.70	\$3.40		
"	127-154	\$1.29	\$2.58	\$1.70	\$3.40		
	155-182	\$1.30	\$2.60	\$1.71	\$3.42		
	183+	\$1.30	\$2.60	\$1.72	\$3.44		

TRAVEL COMPANION DISCOUNT - Two is better than one!

You and a travel companion will each save 5% on your travel insurance as long as you are both travelling together and share the same accommodation and transportation for your trip.

Simply subtract 5% from the Travel Companion Discount line in the premium calculation section of your application.

5% SAVING!

RatesforSnowbirds

Age 55 or over

IMPORTANT: TO DETERMINE WHICH PLAN TYPE YOU QUALIFY FOR, PLEASE COMPLETE THE APPLICATION.

SUPREME											
P	LAN AND			AGE 0	F THE APP	PLICANT					
NUME	BER OF DAYS	55-59	60-65	66-70	71-75	76-79	80-84	85+			
₽	9	\$44	\$48	\$58	\$78	\$147	\$302	\$362			
Ė	16	\$52	\$57	\$70	\$89	\$170	\$437	\$493			
MULTI-TRIP	30	\$83	\$92	\$114	\$145	\$280					
Σ	60	\$251	\$276	\$341	\$435	\$839					
	1-35	\$2.19	\$2.29	\$2.83	\$3.96	\$6.65	\$11.18	\$13.34			
	36-63	\$2.20	\$2.32	\$2.86	\$4.51	\$7.18	\$11.20	\$13.47			
掘	64-84	\$2.23	\$2.45	\$3.24	\$4.55	\$7.56	\$11.81	\$13.90			
Ë	85-105	\$2.26	\$2.52	\$3.35	\$4.61	\$8.15	\$11.88	\$13.98			
SINGLE	106-126	\$2.29	\$2.65	\$3.54	\$4.78	\$8.45	\$12.09	\$14.10			
툸	127-154	\$2.30	\$2.87	\$3.81	\$5.17	\$8.78	\$12.74	\$14.59			
	155-182	\$2.35	\$3.14	\$3.89	\$5.35	\$8.86	\$13.75	\$16.14			
	183+	\$2.39	\$3.18	\$4.00	\$5.40	\$8.95	\$15.05	\$17.31			

	DEDUCTIBLE OPTION*										
Age	0	\$200 US	\$500 US	\$1,000 US	\$5,000 US	\$10,000 US					
55 - 84	+ 10%	automatic	- 5%	- 10%	- 30%	- 45%					
85 +	+ 20%	+ 10%	+ 5%	automatic	- 20%	- 35%					

^{*} There are no deductible options available for the 40-Day Supplemental Multi-Trip Annual Plan for PSHCP.

				ELITE				
Р	LAN AND			Age o	F THE API	PLICANT		
NUME	BER OF DAYS	55-59	60-65	66-70	71-75	76-79	80-84	85+
₽	9	\$54	\$61	\$74	\$97	\$176	\$366	\$432
Ė	16	\$60	\$68	\$88	\$112	\$203	\$472	\$533
MULTI-TRIP	30	\$95	\$112	\$144	\$182	\$335		
Σ	60	\$278	\$325	\$417	\$533	\$980		
	1-35	\$2.48	\$2.83	\$3.55	\$4.98	\$7.49	\$15.36	\$17.18
	36-63	\$2.52	\$2.88	\$3.57	\$5.22	\$8.71	\$15.43	\$17.27
표	64-84	\$2.64	\$2.99	\$3.93	\$5.30	\$9.29	\$16.18	\$17.82
	85-105	\$2.70	\$3.28	\$4.36	\$5.61	\$10.03	\$16.74	\$18.08
SINGLE	106-126	\$2.77	\$3.44	\$4.53	\$5.88	\$10.40	\$17.02	\$18.25
S	127-154	\$2.91	\$3.58	\$4.67	\$6.38	\$10.79	\$17.31	\$18.49
	155-182	\$3.24	\$3.70	\$4.86	\$6.58	\$10.92	\$18.25	\$19.86
	183+	\$3.55	\$4.06	\$5.36	\$6.64	\$11.10	\$19.67	\$21.30

			PR	EFERR	ED			
Р	LAN AND			AGE 0	F THE AP	PLICANT		
NUME	BER OF DAYS	55-59	60-65	66-70	71-75	76-79	80-84	85+
₽	9	\$61	\$86	\$112	\$142	\$223	\$430	\$487
Ë	16	\$67	\$96	\$125	\$161	\$262	\$522	\$590
MULTI-TRIP	30	\$109	\$158	\$205	\$265	\$432		
2	60	\$332	\$480	\$625	\$812	\$1,321		
	1-35	\$2.73	\$3.75	\$4.76	\$6.16	\$9.42	\$17.65	\$19.33
	36-63	\$2.76	\$3.81	\$5.25	\$6.67	\$10.86	\$18.61	\$21.52
표	64-84	\$2.91	\$4.17	\$5.38	\$7.13	\$11.31	\$19.51	\$22.35
⊭	85-105	\$3.07	\$4.84	\$5.69	\$7.64	\$12.44	\$19.86	\$24.35
SINGLE	106-126	\$3.16	\$5.13	\$5.88	\$7.92	\$13.07	\$20.10	\$25.67
- €	127-154	\$3.31	\$5.35	\$6.18	\$8.21	\$13.81	\$20.45	\$27.65
	155-182	\$3.84	\$5.52	\$6.67	\$9.03	\$14.85	\$20.93	\$29.43
	183+	\$3.94	\$6.04	\$7.17	\$9.72	\$16.36	\$21.86	\$31.21

ADVANTAGE											
P	LAN AND			Age o	F THE APP	PLICANT					
NUME	ER OF DAYS	55-59	60-65	66-70	71-75	76-79	80-84	85+			
₽	9	\$65	\$115	\$153	\$201	\$365	\$634	\$789			
Ë	16	\$68	\$131	\$179	\$236	\$421	\$760	\$942			
MULTI-TRIP	30	\$112	\$216	\$294	\$390	\$699					
2	60	\$379	\$738	\$1,001	\$1,332	\$2,385					
	1-35	\$2.80	\$4.92	\$6.62	\$8.59	\$14.69	\$23.11	\$29.41			
	36-63	\$2.82	\$4.93	\$7.15	\$9.05	\$15.79	\$23.77	\$31.87			
TRIP	64-84	\$2.98	\$5.93	\$7.98	\$11.70	\$17.08	\$26.29	\$33.20			
	85-105	\$3.12	\$5.97	\$8.08	\$11.74	\$17.11	\$27.29	\$34.75			
SINGLE	106-126	\$3.23	\$5.99	\$8.29	\$11.98	\$17.17	\$28.08	\$35.96			
툸	127-154	\$3.38	\$6.02	\$8.82	\$12.69	\$17.29	\$29.43	\$38.02			
	155-182	\$3.93	\$6.05	\$9.60	\$13.48	\$17.67	\$30.54	\$39.74			
	183+	\$4.07	\$6.60	\$10.31	\$14.82	\$18.22	\$33.18	\$42.85			

ADVANTAGE OPTION										
Р	LAN AND			Age o	F THE APP	PLICANT				
NUME	BER OF DAYS	55-59	60-65	66-70	71-75	76-79	80-84	85+		
₽	9	\$85	\$150	\$199	\$261	\$475	\$824	\$1,026		
Ė	16	\$88	\$170	\$233	\$307	\$547	\$988	\$1,225		
MULTI-TRIP	30	\$146	\$281	\$382	\$507	\$909				
Σ	60	\$493	\$959	\$1,301	\$1,732	\$3,101				
	1-35	\$3.64	\$6.40	\$8.61	\$11.17	\$19.10	\$30.04	\$38.23		
	36-63	\$3.67	\$6.41	\$9.30	\$11.77	\$20.53	\$30.90	\$41.43		
₽	64-84	\$3.87	\$7.71	\$10.37	\$15.21	\$22.20	\$34.18	\$43.16		
Ë	85-105	\$4.06	\$7.76	\$10.50	\$15.26	\$22.24	\$35.48	\$45.18		
SINGLE TRIP	106-126	\$4.20	\$7.79	\$10.78	\$15.57	\$22.32	\$36.50	\$46.75		
등	127-154	\$4.39	\$7.83	\$11.47	\$16.50	\$22.48	\$38.26	\$49.43		
	155-182	\$5.11	\$7.87	\$12.48	\$17.52	\$22.97	\$39.70	\$51.66		
	183+	\$5.29	\$8.58	\$13.40	\$19.27	\$23.69	\$43.13	\$55.71		

A DVANTAGE OPTION

STANDARD											
AN AND			Age o	F THE APP	PLICANT						
ER OF DAYS	55-59	60-65	66-70	71-75	76-79	80-84	85+				
9	\$69	\$136	\$179	\$235	\$428	\$744	\$924				
16	\$80	\$154	\$209	\$277	\$495	\$892	\$1,106				
30	\$130	\$254	\$345	\$458	\$820						
60	\$412	\$804	\$1,092	\$1,451	\$2,599						
1-35	\$3.14	\$5.64	\$7.48	\$9.81	\$17.25	\$26.58	\$34.51				
36-63	\$3.25	\$5.79	\$8.40	\$10.62	\$18.52	\$27.90	\$37.40				
64-84	\$3.42	\$6.97	\$9.37	\$13.74	\$20.04	\$30.85	\$38.97				
85-105	\$3.59	\$7.00	\$9.49	\$13.78	\$20.08	\$32.02	\$40.79				
106-126	\$3.70	\$7.03	\$9.73	\$14.07	\$20.15	\$32.95	\$42.20				
127-154	\$3.89	\$7.06	\$10.35	\$14.89	\$20.28	\$34.54	\$44.62				
155-182	\$4.51	\$7.09	\$11.27	\$15.83	\$20.74	\$35.84	\$46.63				
183+	\$4.68	\$7.74	\$12.11	\$17.39	\$21.38	\$38.93	\$50.28				
	9 16 30 60 1-35 36-63 64-84 85-105 106-126 127-154 155-182	9 \$69 16 \$80 30 \$130 60 \$412 1-35 \$3.14 36-63 \$3.25 64-84 \$3.42 85-105 \$3.59 106-126 \$3.70 127-154 \$3.89 155-182 \$4.51	AN AND ER OF DAYS 9 \$69 \$136 16 \$80 \$154 30 \$130 \$254 60 \$412 \$804 1-35 \$3.14 \$5.64 36-63 \$3.25 \$5.79 64-84 \$3.42 \$6.97 85-105 \$3.59 \$7.00 106-126 \$3.70 \$7.03 127-154 \$3.89 \$7.06 155-182 \$4.51 \$7.09	AN AND S-55-59 60-65 66-70 9 \$69 \$136 \$179 16 \$80 \$154 \$209 30 \$130 \$254 \$345 60 \$412 \$804 \$1,092 1-35 \$3.14 \$5.64 \$7.48 36-63 \$3.25 \$5.79 \$8.40 64-84 \$3.42 \$6.97 \$9.37 85-105 \$3.59 \$7.00 \$9.49 106-126 \$3.70 \$7.03 \$9.73 127-154 \$3.89 \$7.06 \$10.35 155-182 \$4.51 \$7.09 \$11.27	AR AND ER OF DAYS 9 \$69 \$136 \$179 \$235 16 \$80 \$154 \$209 \$277 30 \$130 \$254 \$345 \$458 60 \$412 \$804 \$1,092 \$1,451 1-35 \$3.14 \$5.64 \$7.48 \$9.81 36-63 \$3.25 \$5.79 \$8.40 \$10.62 64-84 \$3.42 \$6.97 \$9.37 \$13.74 85-105 \$3.59 \$7.00 \$9.49 \$13.78 106-126 \$3.70 \$7.03 \$9.73 \$14.07 127-154 \$3.89 \$7.06 \$10.35 \$14.89 155-182 \$4.51 \$7.09 \$11.27 \$15.83	AN AND FOR PRICE AND PAGE OF THE APPLICANT SER OF DAYS 55-59 60-65 66-70 71-75 76-79 9 \$69 \$136 \$179 \$235 \$428 \$16 \$80 \$154 \$209 \$277 \$495 \$30 \$130 \$254 \$345 \$458 \$820 \$60 \$412 \$804 \$1,092 \$1,451 \$2,599 \$1-35 \$3.14 \$5.64 \$7.48 \$9.81 \$17.25 \$36-63 \$3.25 \$5.79 \$8.40 \$10.62 \$18.52 \$64-84 \$3.42 \$6.97 \$9.37 \$13.74 \$20.04 \$85-105 \$3.59 \$7.00 \$9.49 \$13.78 \$20.08 \$106-126 \$3.70 \$7.03 \$9.73 \$14.07 \$20.15 \$127-154 \$3.89 \$7.06 \$10.35 \$14.89 \$20.28 \$155-182 \$4.51 \$7.09 \$11.27 \$15.83 \$20.74	AN AND FOR PROPERTY STATES APPLICANT SER OF DAYS S5-59 60-65 66-70 71-75 76-79 80-84 9 \$69 \$136 \$179 \$235 \$428 \$744 16 \$80 \$154 \$209 \$277 \$495 \$892 30 \$130 \$254 \$345 \$458 \$820 60 \$412 \$804 \$1,092 \$1,451 \$2,599 1-35 \$3.14 \$5.64 \$7.48 \$9.81 \$17.25 \$26.58 36-63 \$3.25 \$5.79 \$8.40 \$10.62 \$18.52 \$27.90 64-84 \$3.42 \$6.97 \$9.37 \$13.74 \$20.04 \$30.85 85-105 \$3.59 \$7.00 \$9.49 \$13.78 \$20.08 \$32.02 106-126 \$3.70 \$7.03 \$9.73 \$14.07 \$20.15 \$32.95 127-154 \$3.89 \$7.06 \$10.35 \$14.89 \$20.28 \$34.54 155-182 \$4.51 \$7.09 \$11.27 \$15.83 \$20.74 \$35.84				

STANDARD OPTION								
PLAN AND		AGE OF THE APPLICANT						
NUMBER OF DAYS		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$90	\$177	\$233	\$306	\$556	\$967	\$1,201
	16	\$104	\$200	\$272	\$360	\$644	\$1,160	\$1,438
	30	\$169	\$330	\$449	\$595	\$1,066		
Σ	60	\$536	\$1,045	\$1,420	\$1,886	\$3,379		
SINGLE TRIP	1-35	\$4.08	\$7.33	\$9.72	\$12.75	\$22.43	\$34.55	\$44.86
	36-63	\$4.23	\$7.53	\$10.92	\$13.81	\$24.08	\$36.27	\$48.62
	64-84	\$4.45	\$9.06	\$12.18	\$17.86	\$26.05	\$40.11	\$50.66
	85-105	\$4.67	\$9.10	\$12.34	\$17.91	\$26.10	\$41.63	\$53.03
	106-126	\$4.81	\$9.14	\$12.65	\$18.29	\$26.20	\$42.84	\$54.86
	127-154	\$5.06	\$9.18	\$13.46	\$19.36	\$26.36	\$44.90	\$58.01
	155-182	\$5.86	\$9.22	\$14.65	\$20.58	\$26.96	\$46.59	\$60.62
	183+	\$6.08	\$10.06	\$15.74	\$22.61	\$27.79	\$50.61	\$65.36

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