



Underwritten by Industrial Alliance Insurance and Financial Services Inc.



Effective September 2019

RATES

UNDER 55 PLAN RATES

SINGLE TRIP / TOP-UP PLAN				MULTI-TRIP ANNUAL PLAN			
Total Days	0 - 29	30 - 49	50 - 54	Days:	0 - 29	30 - 49	50 - 54
1 - 34	\$3.16	\$4.00	\$4.03	8	\$70	\$91	\$95
35 - 64	\$3.18	\$4.01	\$4.25	15	\$93	\$120	\$124
65 - 94	\$3.23	\$4.03	\$4.40	30	\$151	\$209	\$217
95 - 124	\$3.30	\$4.22	\$4.49	60	\$336	\$418	\$426
125 - 154	\$3.35	\$4.39	\$4.89	125	\$549	\$554	\$647
155 - 183	\$3.41	\$4.46	\$5.19	*Family rates available up to 5 travellers - 2 x Cost of Oldest Traveller			
184 +	\$3.70	\$4.84	\$5.42				

Deductible Options CAD

\$0 deductible listed
\$250 deductible reduces rates by 10% (Under 55 Only)
\$99 deductible saves you 5%
\$300 deductible saves you 13%
\$500 deductible saves you 16%
\$1,000 deductible saves you 21%
\$5,000 deductible saves you 30%
\$10,000 deductible saves you 39%
\$50,000 deductible saves you 48%

RATE TABLE 1

Total Days	55-59	60-64	65-69	70-74	75-79	80-84	85-89
1 - 34	\$4.44	\$4.87	\$5.91	\$8.30	\$13.76	\$24.66	\$32.99
35 - 64	\$4.53	\$4.90	\$6.04	\$8.46	\$14.82	\$25.84	\$36.94
65 - 94	\$4.69	\$5.43	\$6.73	\$9.12	\$15.55	\$26.86	\$38.43
95 - 124	\$4.87	\$5.60	\$7.19	\$9.93	\$16.79	\$30.68	\$40.68
125 - 154	\$5.33	\$5.76	\$7.42	\$10.54	\$18.20	\$30.71	\$44.59
155 - 183	\$5.63	\$6.70	\$7.90	\$11.20	\$18.83	\$30.36	\$45.34
184 +	\$6.05	\$6.84	\$8.09	\$12.50	\$21.28	\$50.64	\$54.29

RATE TABLE 2

55-59	60-64	65-69	70-74	75-79	80-84	85-89
\$4.55	\$4.99	\$6.11	\$8.48	\$14.04	\$25.17	\$33.67
\$4.63	\$5.02	\$6.83	\$8.66	\$15.12	\$26.37	\$37.73
\$4.80	\$5.57	\$6.96	\$9.33	\$15.87	\$27.43	\$39.22
\$4.99	\$5.80	\$7.36	\$10.23	\$17.14	\$31.31	\$41.52
\$5.46	\$5.94	\$7.61	\$10.78	\$18.56	\$31.36	\$45.55
\$5.75	\$6.98	\$8.09	\$11.47	\$19.20	\$31.05	\$46.27
\$6.18	\$7.14	\$8.27	\$12.78	\$21.72	\$51.66	\$55.40

MULTI-TRIP ANNUAL PLAN

8	15	30	60	125
\$109	\$111	\$132	\$188	\$335
\$830	\$883	\$1,287	n/a	n/a
\$1,269	n/a	n/a	n/a	n/a
\$1,916	n/a	n/a	n/a	n/a
\$21,280	n/a	n/a	n/a	n/a

MULTI-TRIP ANNUAL PLAN

\$112	\$113	\$135	\$192	\$341	\$846	\$901
\$133	\$142	\$200	\$236	\$432	\$977	\$1,315
\$232	\$238	\$323	\$432	\$743	\$1,296	n/a
\$509	\$610	\$804	\$1,280	\$1,956	n/a	n/a
\$841	\$919	\$1,209	\$1,866	n/a	n/a	n/a

RATE TABLE 3

Total Days	55-59	60-64	65-69	70-74	75-79	80-84	85-89
1 - 34	\$5.24	\$6.26	\$8.81	\$10.51	\$20.92	\$32.00	\$40.57
35 - 64	\$5.40	\$6.58	\$8.96	\$12.21	\$22.34	\$33.68	\$43.92
65 - 94	\$5.55	\$6.95	\$9.88	\$12.64	\$24.82	\$36.70	\$46.16
95 - 124	\$5.83	\$7.49	\$10.30	\$13.56	\$25.42	\$38.23	\$47.76
125 - 154	\$6.23	\$8.10	\$11.37	\$14.62	\$26.59	\$40.49	\$53.29
155 - 183	\$6.75	\$8.97	\$11.96	\$15.19	\$28.15	\$42.76	\$62.06
184 +	\$7.13	\$9.10	\$12.32	\$15.55	\$28.35	\$56.30	\$66.26

RATE TABLE 4

55-59	60-64	65-69	70-74	75-79	80-84	85-89
\$6.06	\$8.49	\$10.56	\$14.28	\$23.10	\$42.83	\$58.00
\$6.36	\$8.94	\$10.99	\$15.03	\$24.30	\$43.28	\$68.66
\$6.57	\$9.11	\$11.83	\$15.84	\$25.75	\$47.16	\$69.77
\$7.35	\$9.60	\$13.08	\$16.91	\$26.87	\$51.38	\$72.25
\$7.65	\$9.77	\$13.57	\$17.43	\$28.92	\$55.62	\$78.92
\$8.77	\$11.19	\$14.77	\$20.11	\$33.45	\$59.05	\$85.08
\$9.09	\$13.51	\$15.32	\$20.65	\$35.21	\$66.00	\$98.03

MULTI-TRIP ANNUAL PLAN

8	15	30	60	125
\$121	\$128	\$187	\$221	\$455
\$990	\$1,099	\$1,793	\$1,293	n/a
\$1,677	n/a	n/a	n/a	n/a
\$2,823	n/a	n/a	n/a	n/a
\$2,753	n/a	n/a	n/a	n/a

MULTI-TRIP ANNUAL PLAN

\$143	\$222	\$275	\$373	\$614	\$1,148	\$1,432
\$154	\$337	\$385	\$532	\$935	\$1,334	\$1,769
\$288	\$418	\$600	\$751	\$1,304	\$2,546	n/a
\$856	\$963	\$1,469	\$1,995	\$4,006	n/a	n/a
\$1,675	\$1,906	\$2,576	\$3,345	n/a	n/a	n/a

RATE TABLE 5

Total Days	55-59	60-64	65-69	70-74	75-79	80-84	85-89
1 - 34	\$6.51	\$10.43	\$15.05	\$17.67	\$33.04	\$49.36	\$66.20
35 - 64	\$6.84	\$10.78	\$16.35	\$18.92	\$35.55	\$51.91	\$78.88
65 - 94	\$7.05	\$11.94	\$18.35	\$23.68	\$37.88	\$58.47	\$80.39
95 - 124	\$7.88	\$12.03	\$18.69	\$24.77	\$39.22	\$61.17	\$83.02
125 - 154	\$8.21	\$12.48	\$19.88	\$25.85	\$39.30	\$65.00	\$90.42
155 - 183	\$9.38	\$12.65	\$21.25	\$27.22	\$40.50	\$67.54	\$97.28
184 +	\$9.70	\$14.24	\$22.64	\$30.15	\$42.87	\$74.39	\$112.13

RATE TABLE 6

55-59	60-64	65-69	70-74	75-79	80-84	85-89
\$6.25	\$9.42	\$12.77	\$15.94	\$28.04	\$46.06	\$62.07
\$6.56	\$9.83	\$13.63	\$16.94	\$29.89	\$47.57	\$73.73
\$6.79	\$10.49	\$15.09	\$19.73	\$31.78	\$52.78	\$75.04
\$7.58	\$10.78	\$15.86	\$20.80	\$33.01	\$56.24	\$77.61
\$7.90	\$11.09	\$16.68	\$21.61	\$34.07	\$60.28	\$84.63
\$9.04	\$11.90	\$17.98	\$23.63	\$36.94	\$63.26	\$91.15
\$9.43	\$13.84	\$18.94	\$25.37	\$39.01	\$70.16	\$105.04

MULTI-TRIP ANNUAL PLAN

8	15	30	60	125
\$153	\$230	\$308	\$471	\$757
\$1,267	\$1,719	\$2,004	n/a	n/a
\$2,893	n/a	n/a	n/a	n/a
\$5,030	n/a	n/a	n/a	n/a
\$3,939	n/a	n/a	n/a	n/a

MULTI-TRIP ANNUAL PLAN

\$148	\$226	\$292	\$422	\$686	\$1,209	\$1,576
\$161	\$300	\$398	\$581	\$959	\$1,464	\$1,888
\$297	\$422	\$636	\$884	\$1,483	\$2,720	n/a
\$883	\$1,235	\$1,884	\$2,419	\$4,532	n/a	n/a
n/a	n/a	n/a	n/a	n/a	n/a	n/a

ALL RATES CALCULATED BASED ON TOTAL TRIP DURATION - INCLUDING "AFTER DEPARTURE" POLICIES
INTERNAL DISTRIBUTION ONLY