

Premiums for Travel Choice 2 Travel Insurance – for Travelling Canadians*
Emergency Medical

Plan	Multi-Trip Emergency Medical					Single-Trip Emergency Medical (per day)								
	# of Days	4	10	18	30	60	1-17	18-30	31-60	61-90	91-120	121-150	151-212	213-365
Rate Category A														
Age Group	0-25	\$43	\$64	\$97	\$139	\$280	\$3.03	\$3.08	\$3.16	\$3.19	\$3.22	\$3.28	\$3.37	\$3.66
	26-39	\$45	\$69	\$105	\$149	\$303	\$3.28	\$3.33	\$3.43	\$3.45	\$3.50	\$3.64	\$3.84	\$4.07
	40-54	\$48	\$78	\$111	\$163	\$350	\$3.59	\$3.68	\$3.95	\$3.99	\$4.14	\$4.41	\$4.61	\$4.95
	55-59	\$62	\$97	\$122	\$189	\$400	\$4.21	\$4.28	\$4.52	\$4.69	\$4.86	\$5.34	\$5.62	\$6.04
	60-64	\$73	\$98	\$127	\$204	\$440	\$4.28	\$4.59	\$5.14	\$5.69	\$5.89	\$6.03	\$7.10	\$7.32
	65-69	\$89	\$116	\$184	\$303	\$536	\$6.42	\$6.45	\$7.17	\$7.22	\$7.51	\$7.80	\$8.39	\$8.43
	70-74	\$136	\$158	\$204	\$372	\$734	\$8.75	\$8.79	\$8.83	\$9.68	\$10.65	\$11.01	\$11.61	\$13.09
	75-79	\$174	\$297	\$368	\$648	\$1,276	\$14.05	\$14.43	\$15.29	\$15.97	\$17.23	\$18.68	\$19.34	\$22.25
	80-84	\$351	\$494	\$593	\$1,102	\$2,057	\$23.98	\$24.18	\$24.36	\$26.78	\$27.06	\$28.02	\$29.07	\$31.99
85+	\$430	\$698	\$840	\$1,415	\$2,885	\$32.74	\$33.13	\$33.17	\$36.44	\$36.65	\$37.81	\$39.94	\$42.41	
Rate Category B														
Age Group	60-64	\$140	\$203	\$297	\$357	\$853	\$8.43	\$8.75	\$9.26	\$9.40	\$9.91	\$9.96	\$11.36	\$11.59
	65-69	\$170	\$252	\$436	\$552	\$1,085	\$10.16	\$10.84	\$11.11	\$12.12	\$13.55	\$13.93	\$15.16	\$15.67
	70-74	\$233	\$349	\$533	\$645	\$1,522	\$13.64	\$14.71	\$15.38	\$16.02	\$17.27	\$17.62	\$20.63	\$20.79
	75-79	\$364	\$567	\$824	\$1,122	\$2,337	\$22.62	\$23.98	\$23.98	\$25.01	\$26.19	\$27.53	\$29.71	\$31.36
	80-84	\$547	\$872	\$1,163	\$2,070	\$4,180	\$41.32	\$41.67	\$43.49	\$43.68	\$46.85	\$46.96	\$47.09	\$47.48
	85+	\$643	\$1,211	\$1,550	\$2,411	\$5,339	\$52.76	\$54.88	\$56.29	\$58.36	\$63.86	\$67.13	\$73.11	\$76.38
Rate Category C														
Age Group	60-64	\$173	\$252	\$328	\$681	\$1,105	\$14.02	\$14.37	\$14.80	\$15.57	\$15.68	\$17.44	\$19.24	\$20.98
	65-69	\$233	\$376	\$436	\$880	\$1,523	\$17.50	\$18.59	\$19.44	\$20.71	\$21.93	\$22.75	\$24.92	\$27.70
	70-74	\$319	\$572	\$688	\$1,123	\$1,857	\$23.30	\$23.68	\$23.72	\$27.16	\$28.48	\$30.50	\$31.99	\$35.49
	75-79	\$504	\$944	\$1,030	\$1,970	\$3,585	\$37.78	\$41.46	\$42.62	\$43.90	\$44.64	\$45.07	\$48.54	\$53.17
	80-84	\$610	\$1,442	\$1,529	\$3,023	\$6,271	\$61.89	\$64.58	\$66.64	\$68.28	\$73.27	\$81.15	\$84.38	\$94.75
	85+	\$818	\$1,744	\$2,506	\$4,410	\$8,578	\$84.03	\$85.85	\$90.02	\$94.26	\$95.80	\$98.38	\$99.02	\$101.06

Premiums are effective November 1, 2021. Premium rate is per person. All amounts are expressed in Canadian currency.

- If you are under age 60 and purchasing either a Multi-Trip or a Single-Trip plan of any duration, use Rate Category A.
- If you have completed the Medical Questionnaire, use the Rate Category for which you have qualified.
- For Single-Trip plans, multiply the number of days of coverage required by the appropriate daily rate provided in the rate table.
- 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.
- There will be a premium surcharge of 10% for anyone 60 years of age and over, who has smoked cigarettes in the two (2) years prior to their application.

* CARP members are eligible for an additional 1.5% savings on the prices shown.

Top-Ups:

The Single-Trip Emergency Medical Top-Up plan can be used as a top-up to Manulife 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.

Travel Choice 2 Travel Insurance is offered through The McLennan Group Life Insurance Inc.

Coverage underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of Manulife, and is administered by CanAm Insurance. Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence. © 2021 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.