

Premiums for Manulife Travel Insurance – for Travelling Canadians

Plan	Multi-Trip Emergency Medical					Single-Trip Emergency Medical (per day)							
Age Group	4 days	10 days	18 days	30 days	60 days	1-17 days	18-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-212 days	213-365 days
Rate Category A – Applicants under 60 years of age and applicants age 60 and over who answered “no” to all medical questions.													
0-25	\$45	\$67	\$102	\$146	\$295	\$3.19	\$3.24	\$3.33	\$3.36	\$3.39	\$3.46	\$3.55	\$3.85
26-39	\$47	\$72	\$110	\$157	\$319	\$3.46	\$3.51	\$3.61	\$3.63	\$3.68	\$3.84	\$4.04	\$4.29
40-54	\$51	\$82	\$117	\$172	\$368	\$3.77	\$3.88	\$4.16	\$4.20	\$4.36	\$4.64	\$4.85	\$5.21
55-59	\$65	\$102	\$128	\$199	\$421	\$4.43	\$4.50	\$4.76	\$4.94	\$5.11	\$5.62	\$5.92	\$6.36
60-64	\$77	\$103	\$134	\$214	\$464	\$4.50	\$4.83	\$5.42	\$5.99	\$6.20	\$6.34	\$7.48	\$7.71
65-69	\$94	\$122	\$194	\$319	\$564	\$6.75	\$6.79	\$7.55	\$7.60	\$7.91	\$8.21	\$8.83	\$8.87
70-74	\$143	\$167	\$215	\$391	\$773	\$9.21	\$9.25	\$9.30	\$10.19	\$11.21	\$11.59	\$12.22	\$13.77
75-79	\$184	\$312	\$388	\$683	\$1,343	\$14.78	\$15.19	\$16.09	\$16.81	\$18.14	\$19.67	\$20.36	\$23.42
80-84	\$369	\$520	\$624	\$1,160	\$2,165	\$25.24	\$25.45	\$25.64	\$28.19	\$28.49	\$29.50	\$30.60	\$33.67
85+	\$453	\$734	\$884	\$1,489	\$3,036	\$34.46	\$34.87	\$34.92	\$38.36	\$38.58	\$39.80	\$42.04	\$44.64

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Age Group	4 days	10 days	18 days	30 days	60 days	1-17 days	18-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-212 days	213-365 days
Rate Category B – Applicants 60 years of age and over who answered “yes” to any medical questions.⁴													
60-64	\$147	\$214	\$312	\$375	\$898	\$8.87	\$9.21	\$9.75	\$9.89	\$10.43	\$10.48	\$11.96	\$12.20
65-69	\$179	\$265	\$459	\$581	\$1,142	\$10.70	\$11.41	\$11.70	\$12.76	\$14.26	\$14.66	\$15.96	\$16.49
70-74	\$245	\$367	\$561	\$679	\$1,591	\$14.36	\$15.48	\$16.19	\$16.86	\$18.18	\$18.54	\$21.72	\$21.89
75-79	\$384	\$597	\$867	\$1,181	\$2,460	\$23.81	\$25.24	\$25.24	\$26.33	\$27.57	\$28.98	\$31.27	\$33.01
80-84	\$575	\$918	\$1,224	\$2,179	\$4,400	\$43.49	\$43.86	\$45.77	\$45.98	\$49.31	\$49.43	\$49.57	\$49.98
85+	\$677	\$1,275	\$1,632	\$2,538	\$5,620	\$55.53	\$57.77	\$59.26	\$61.43	\$67.22	\$70.66	\$76.96	\$80.40

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Rate Category C – Applicants 60 years of age and over who answered “yes” to any medical questions.⁴													
60-64	\$182	\$265	\$346	\$717	\$1,163	\$14.76	\$15.13	\$15.58	\$16.38	\$16.51	\$18.36	\$20.25	\$22.08
65-69	\$245	\$396	\$459	\$926	\$1,603	\$18.42	\$19.57	\$20.46	\$21.80	\$23.08	\$23.95	\$26.23	\$29.16
70-74	\$326	\$602	\$724	\$1,182	\$1,954	\$24.52	\$24.92	\$24.97	\$28.58	\$29.98	\$32.11	\$33.67	\$37.36
75-79	\$530	\$994	\$1,085	\$2,074	\$3,774	\$39.77	\$43.64	\$44.86	\$46.21	\$46.99	\$47.45	\$51.09	\$55.97
80-84	\$643	\$1,518	\$1,610	\$3,182	\$6,601	\$65.15	\$67.98	\$70.15	\$71.87	\$77.13	\$85.42	\$88.82	\$99.74
85+	\$861	\$1,836	\$2,638	\$4,642	\$9,029	\$88.45	\$90.37	\$94.76	\$99.22	\$100.85	\$103.55	\$104.24	\$106.38

SOURCES:

¹ Business Insider, “The 35 most expensive reasons you might have to visit a hospital in the US — and how much it costs if you do”, 2018

² Money.com, “This chart shows which airline is the worst when it comes to delays”, 2018

³ SITA, 2019 SITA Baggage IT Insights report, 2019

⁴ Answers to medical questionnaire will determine applicable rate category.

Premiums are effective September 8, 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 and/or used vaping products or e-cigarettes in the two (2) years prior to their application.

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.



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