

2023 Premium Rates

Single-trip rates > Multi-trip rates > Trip Cancellation & Interruption rates

Single-trip Emergency Medical										Single-trip All-inclusive
Rate Category A	Age Group	1-17 days	18-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-212 days	213-365 days	Add to Single-trip
Applicants under 60 years of age and applicants age 60 and over who answered “no” to all medical questions.	0-25	\$3.83	\$3.89	\$3.99	\$4.04	\$4.06	\$4.15	\$4.26	\$4.62	\$145
	26-39	\$4.15	\$4.21	\$4.33	\$4.36	\$4.42	\$4.60	\$4.84	\$5.14	\$145
	40-54	\$4.53	\$4.65	\$4.99	\$5.04	\$5.23	\$5.57	\$5.83	\$6.25	\$150
	55-59	\$5.32	\$5.40	\$5.71	\$5.92	\$6.14	\$6.75	\$7.10	\$7.63	\$170
	60-64	\$5.41	\$5.79	\$6.50	\$7.19	\$7.44	\$7.61	\$8.97	\$9.25	\$190
	65-69	\$8.10	\$8.15	\$9.06	\$9.12	\$9.49	\$9.85	\$10.60	\$10.64	\$210
	70-74	\$11.05	\$11.10	\$11.16	\$12.22	\$13.45	\$13.91	\$14.67	\$16.53	\$220
	75-79	\$17.74	\$18.23	\$19.31	\$20.17	\$21.77	\$23.60	\$24.43	\$28.11	\$310
	80-84	\$30.29	\$30.54	\$30.77	\$33.83	\$34.18	\$35.40	\$36.72	\$40.41	\$370
	85+	\$41.36	\$41.84	\$41.90	\$46.03	\$46.29	\$47.76	\$50.45	\$53.57	\$420
Rate Category B	Age Group	1-17 days	18-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-212 days	213-365 days	Add to Single-trip
Applicants 60 years of age and over who answered “yes” to medical questions. ⁷	60-64	\$9.39	\$9.75	\$10.32	\$10.48	\$11.05	\$11.10	\$12.66	\$12.92	\$190
	65-69	\$11.33	\$12.08	\$12.39	\$13.51	\$15.10	\$15.53	\$16.90	\$17.47	\$210
	70-74	\$15.21	\$16.40	\$17.14	\$17.86	\$19.25	\$19.64	\$23.00	\$23.18	\$220
	75-79	\$25.22	\$26.73	\$26.73	\$27.88	\$29.20	\$30.68	\$33.11	\$34.96	\$310
	80-84	\$46.06	\$46.45	\$48.48	\$48.69	\$52.22	\$52.35	\$52.49	\$52.93	\$370
	85+	\$58.81	\$61.18	\$62.75	\$65.05	\$71.19	\$74.83	\$81.50	\$85.14	\$420
Rate Category C	Age Group	1-17 days	18-30 days	31-60 days	61-90 days	91-120 days	121-150 days	151-212 days	213-365 days	Add to Single-trip
Applicants 60 years of age and over who answered “yes” to medical questions. ⁷	60-64	\$15.63	\$16.02	\$16.50	\$17.35	\$17.48	\$19.44	\$21.45	\$23.38	\$190
	65-69	\$19.51	\$20.72	\$21.67	\$23.09	\$24.44	\$25.36	\$27.78	\$30.88	\$210
	70-74	\$25.97	\$26.40	\$26.45	\$30.27	\$31.74	\$34.00	\$35.66	\$39.56	\$220
	75-79	\$42.12	\$46.21	\$47.51	\$48.94	\$49.77	\$50.25	\$54.11	\$59.28	\$310
	80-84	\$68.99	\$71.99	\$74.29	\$76.11	\$81.68	\$90.46	\$94.06	\$105.62	\$370
	85+	\$93.67	\$95.70	\$100.35	\$105.08	\$106.80	\$109.66	\$110.39	\$112.66	\$420

References & Legal 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.

2023 Premium Rates

Single-trip rates > **Multi-trip rates** > Trip Cancellation & Interruption rates

Rate Category A	Multi-trip Emergency Medical						Multi-trip All-inclusive			
	Age Group	4 days	10 days	18 days	30 days	60 days	4 days	10 days	18 days	30 days
Applicants under 60 years of age and applicants age 60 and over who answered “no” to all medical questions.	0-25	\$54	\$81	\$122	\$175	\$354	\$189	\$211	\$245	\$288
	26-39	\$56	\$87	\$132	\$188	\$383	\$191	\$216	\$253	\$299
	40-54	\$61	\$98	\$141	\$206	\$442	\$200	\$230	\$272	\$325
	55-59	\$78	\$122	\$154	\$239	\$506	\$234	\$270	\$292	\$373
	60-64	\$93	\$124	\$161	\$257	\$556	\$280	\$305	\$335	\$413
	65-69	\$113	\$147	\$233	\$383	\$677	\$322	\$350	\$420	\$520
	70-74	\$171	\$200	\$258	\$470	\$927	\$385	\$415	\$456	\$625
	75-79	\$220	\$375	\$465	\$819	\$1,612	\$505	\$631	\$705	\$975
	80-84	\$443	\$624	\$749	\$1,392	\$2,598	\$757	\$905	\$1,007	\$1,521
	85+	\$543	\$881	\$1,061	\$1,787	\$3,644	\$854	\$1,130	\$1,277	\$1,856
Rate Category B	Age Group	4 days	10 days	18 days	30 days	60 days	4 days	10 days	18 days	30 days
Applicants 60 years of age and over who answered “yes” to medical questions. ⁷	60-64	\$156	\$228	\$332	\$400	\$956	\$349	\$415	\$511	\$573
	65-69	\$190	\$282	\$489	\$619	\$1,217	\$405	\$490	\$680	\$800
	70-74	\$261	\$391	\$597	\$723	\$1,695	\$485	\$605	\$795	\$911
	75-79	\$408	\$635	\$923	\$1,258	\$2,620	\$701	\$910	\$1,500	\$1,483
	80-84	\$613	\$978	\$1,304	\$2,320	\$4,686	\$959	\$1,295	\$1,800	\$2,531
	85+	\$721	\$1,358	\$1,738	\$2,703	\$5,986	\$1,074	\$1,660	\$2,470	\$2,898
Rate Category C	Age Group	4 days	10 days	18 days	30 days	60 days	4 days	10 days	18 days	30 days
Applicants 60 years of age and over who answered “yes” to medical questions. ⁷	60-64	\$194	\$282	\$368	\$764	\$1,238	\$348	\$535	\$530	\$913
	65-69	\$261	\$421	\$489	\$986	\$1,708	\$480	\$628	\$737	\$1,148
	70-74	\$348	\$641	\$771	\$1,259	\$2,081	\$575	\$845	\$1,200	\$1,414
	75-79	\$565	\$1,059	\$1,155	\$2,208	\$4,019	\$855	\$1,329	\$1,800	\$2,368
	80-84	\$684	\$1,616	\$1,714	\$3,389	\$7,031	\$1,030	\$1,888	\$2,600	\$3,520
	85+	\$917	\$1,955	\$2,809	\$4,944	\$9,616	\$1,284	\$2,240	\$3,026	\$4,991

References & Legal

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.