



RATES SCHEDULE

Effective April 1, 2024

For Assistance: Contact your Broker or call us at 1-855-337-3532

OPTION 1 Daily Rate - \$0 Deductible

This option provides coverage for *pre-existing medical conditions* that were *stable* during the applicable stability period prior to the *effective date*.

Age	SUM INSURED					
	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$300,000
0 - 25	\$2.09	\$2.84	\$3.11	\$4.20	\$5.22	\$8.47
26 - 40	\$2.36	\$3.11	\$3.38	\$4.87	\$5.92	\$9.17
41 - 60	\$2.63	\$3.66	\$4.20	\$6.22	\$7.76	\$11.65
61 - 64	\$3.38	\$5.07	\$6.09	\$7.30	\$9.03	\$12.98
65 - 69	\$3.85	\$5.68	\$6.76	\$9.34	\$10.44	\$15.38
70 - 74	\$6.09	\$7.92	\$11.33	\$12.86	\$16.56	\$23.83
75 - 79	\$7.45	\$9.34	\$13.18	\$15.96	\$18.94	\$27.56

OPTION 2 Daily Rate - Age 0 to 85 - \$0 Deductible / Age 86 and older - \$500 Deductible

This option **does not provide** coverage for any *pre-existing medical conditions*.

Age	SUM INSURED					
	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$300,000
0 - 25	\$1.34	\$1.83	\$2.01	\$2.70	\$3.22	\$5.22
26 - 40	\$1.62	\$2.14	\$2.33	\$3.33	\$4.17	\$6.46
41 - 60	\$1.85	\$2.57	\$2.95	\$4.19	\$5.24	\$7.85
61 - 64	\$2.17	\$3.26	\$3.92	\$4.68	\$5.82	\$8.37
65 - 69	\$2.48	\$3.65	\$4.35	\$6.00	\$6.74	\$9.92
70 - 74	\$3.92	\$5.08	\$7.28	\$8.25	\$10.13	\$14.57
75 - 79	\$4.79	\$6.00	\$8.46	\$10.24	\$11.58	\$16.85
80 - 85	\$7.00	\$10.89	\$11.73			
86+	\$10.79	\$16.79				

- Family Rates (only available to applicants under age 60) are 2X the Daily Rates based on the oldest member of the family. Coverage dates must be the same for all the family members.
- Minimum premium of \$25 per policy.
- Words shown in italics are defined in Section 5.

Pre-existing medical condition coverage

- If at the time of application you are 59 years of age or under** and selected **Option 1**: Any *pre-existing medical condition* is covered if it was stable in the **90 days** immediately before the *effective date*.
- If at the time of application you are between 60 and 69 years of age** and selected **Option 1**: Any *pre-existing medical condition* is covered if it was stable in the **120 days** immediately before the *effective date*.
- If at the time of application you are between 70 and 79 years of age** and selected **Option 1**: Any *pre-existing medical condition* is covered if it was stable in the **180 days** immediately before the *effective date*.
- If at the time of application you are 79 years of age or under** and selected **Option 2**: Any *pre-existing medical condition* is excluded.
- If at the time of application you are 80 years of age or over** and selected **Option 2**: Any *pre-existing medical condition* is excluded.

Waiting Period

The following waiting period will apply and no claims will be payable for any sickness for which *signs and symptoms* occurred within:

- **48 hours** after your effective date if you purchased within 30 days after your arrival in Canada; or
- **10 days** after your *effective date* if you purchased more than 30 days after your arrival date in Canada.

The waiting period will be waived if this insurance is purchased:

- Before the date of your arrival to Canada; or
- Before the date your existing Destination: Canada policy expires; or
- Before the date any other existing health insurance coverage expires and there is no lapse or gap in coverage. In the event of a claim, you must provide satisfactory proof of your previous insurance coverage in order to have the waiting period waived