

## 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. (refer to the applicable stability period below)

SUM INSURED							
Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
0 - 25	\$2.30	\$2.64	\$3.36	\$4.12	\$5.01	\$5.89	\$6.78
26 - 40	\$2.52	\$2.74	\$3.56	\$4.62	\$5.49	\$6.37	\$7.24
41 - 60	\$2.96	\$3.15	\$4.48	\$6.05	\$7.14	\$8.23	\$9.32
61 - 64	\$3.95	\$4.45	\$5.04	\$7.04	\$8.16	\$9.27	\$10.38
65 - 69	\$5.11	\$5.68	\$7.19	\$9.08	\$10.16	\$11.23	\$12.30
70 - 74	\$7.60	\$9.06	\$11.45	\$14.08	\$15.74	\$17.40	\$19.06
75 - 79	\$9.34	\$11.60	\$14.20	\$17.42	\$20.34	\$23.26	\$26.18

## 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.

SUM INSURED							
Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
0 - 25	\$1.74	\$1.91	\$2.57	\$3.06	\$3.69	\$4.33	\$4.96
26 - 40	\$2.03	\$2.21	\$3.16	\$3.96	\$4.69	\$5.41	\$6.14
41 - 60	\$2.44	\$2.80	\$3.98	\$4.98	\$5.80	\$6.63	\$7.46
61 - 64	\$3.10	\$3.72	\$4.45	\$5.53	\$6.34	\$7.14	\$7.95
65 - 69	\$3.47	\$4.13	\$5.70	\$6.40	\$7.41	\$8.42	\$9.42
70 - 74	\$4.83	\$6.92	\$7.84	\$9.62	\$11.03	\$12.44	\$13.84
75 - 79	\$5.70	\$8.04	\$9.73	\$11.00	\$12.67	\$14.34	\$16.01
80 - 85	\$10.35	\$11.14					
86+	\$15.95						

- A Monthly Payment Plan is available to any insured purchasing a minimum coverage period of at least 180 days and a minimum aggregate policy limit of \$50,000. Please contact your broker for more details.
- Optional deductible (Ages 0 to 85 only):  
\$250 (-10%); \$500 (-15%); \$1,000 (-20%); \$2,500 (-30%); \$5,000 (-35%); \$10,000 (-40%)
- 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.

### Pre-existing medical condition coverage

#### Option 1: Coverage for stable pre-existing medical conditions:

- 59 years of age or under: 90 days stable immediately before the effective date.
- Age 60-69: 120 days stable immediately before the effective date.
- Age 70-79: 180 days stable immediately before the effective date.

#### Option 2: No coverage for any pre-existing medical conditions:

- All ages

### 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 date of departure from your country of origin; or
- **7 days** after your effective date if you purchased **30 days or more** after your date of departure from your country of origin.

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

- before the date of your departure from your country of origin; or
- before the date your existing Destination: Canada policy expires and there is no lapse or gap in coverage; or
- before the date any other existing health insurance coverage expires and there is no lapse or gap in coverage.