

# MEDICARE INTERNATIONAL TRAVEL INSURANCE RATES

## Version M10- Effective January 2014

### SINGLE TRIP EMERGENCY MEDICAL

(Premium Rates per Day with \$0 Deductible)

RATE CATEGORY A - NO UNDERWRITING			
NO MEDICAL QUESTIONNAIRE REQUIRED			
Days/Age	0-25	26-39	40-54
1 to 17	\$2.54	\$2.75	\$3.02
18 to 30	\$2.56	\$2.78	\$3.11
31 to 60	\$2.58	\$2.79	\$3.12
61 to 90	\$2.60	\$2.81	\$3.14
91 to 120	\$2.62	\$2.84	\$3.18
121 to 150	\$2.66	\$2.86	\$3.23
151 to 212	\$2.74	\$2.95	\$3.34
213 to 365	\$2.87	\$3.15	\$3.52
Add Single Trip All-Inclusive*	Flat rate per person		
	\$91	\$92	\$123

Over age 54, see below

For Emergency Medical Insurance, any Pre-Existing Condition must be **STABLE** in the 3 months prior to the effective\* date to be covered with **RATE CATEGORY A**

### MULTI-TRIP EMERGENCY MEDICAL

(Annual Premiums with \$0 Deductible)

RATE CATEGORY A - NO UNDERWRITING - NO MEDICAL QUESTIONNAIRE REQUIRED				
MULTI-TRIP EMERGENCY MEDICAL				
Days/Age	0-25	26-39	40-54	
4	\$35	\$40	\$47	Over age 54, see below
10	\$54	\$56	\$60	
18	\$84	\$86	\$95	
30	\$109	\$121	\$130	

MULTI-TRIP ALL INCLUSIVE*				
Days/Age	0-25	26-39	40-54	
4	\$81	\$86	\$107	Over age 54, see below
10	\$156	\$162	\$179	
18	\$205	\$222	\$244	
30	\$243	\$263	\$296	

RATE CATEGORY A+								
FULL MEDICAL QUESTIONNAIRE REQUIRED								
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	
1 to 17	\$2.98	\$3.40	\$4.13	\$5.71	\$9.12	\$16.89	\$20.07	
18 to 30	\$3.05	\$3.45	\$4.16	\$5.72	\$9.16	\$17.32	\$22.80	
31 to 60	\$3.11	\$3.46	\$4.30	\$6.39	\$10.49	\$17.44	\$23.53	
61 to 90	\$3.12	\$3.52	\$4.58	\$6.51	\$11.24	\$18.21	\$24.56	
91 to 120	\$3.14	\$3.63	\$4.83	\$6.64	\$12.13	\$19.00	\$25.62	
121 to 150	\$3.16	\$3.98	\$4.90	\$6.75	\$12.83	\$19.46	\$26.25	
151 to 212	\$3.20	\$4.31	\$5.45	\$7.32	\$14.15	\$20.01	\$26.75	
213 to 365	\$3.27	\$4.51	\$5.83	\$7.70	\$15.16	\$20.83	\$28.94	
Add Single Trip All-Inclusive*	Flat rate per person							
	\$135	\$147	\$169	\$188	\$210	\$235	\$259	

For Emergency Medical Insurance, any Pre-Existing Condition must be **STABLE** in the 3 months prior to the effective\* date to be covered with **RATE CATEGORY A+**

RATE CATEGORY A+ - FULL MEDICAL QUESTIONNAIRE REQUIRED								
MULTI-TRIP EMERGENCY MEDICAL								
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	
4	\$51	\$66	\$74	\$98	\$116	\$170	\$222	
10	\$66	\$83	\$94	\$122	\$193	\$392	\$472	
18	\$102	\$121	\$130	\$164	\$248	\$603	\$732	
30	\$150	\$160	\$178	\$243	\$409	\$704	\$813	

MULTI-TRIP ALL INCLUSIVE*								
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	
4	\$114	\$126	\$145	\$176	\$201	\$245	\$316	
10	\$194	\$203	\$230	\$284	\$443	\$609	\$727	
18	\$250	\$286	\$295	\$370	\$561	\$783	\$1,084	
30	\$312	\$335	\$381	\$487	\$740	\$1,045	\$1,310	

RATE CATEGORY A								
FULL MEDICAL QUESTIONNAIRE REQUIRED								
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	
1 to 17	\$3.39	\$4.16	\$5.34	\$6.08	\$10.27	\$20.59	\$24.87	
18 to 30	\$3.47	\$4.22	\$5.41	\$6.74	\$11.06	\$20.65	\$24.99	
31 to 60	\$3.50	\$4.25	\$5.52	\$7.62	\$11.57	\$21.99	\$26.91	
61 to 90	\$3.55	\$4.37	\$6.03	\$7.97	\$14.45	\$23.78	\$28.12	
91 to 120	\$3.62	\$4.76	\$6.10	\$8.03	\$16.02	\$24.39	\$29.32	
121 to 150	\$3.62	\$4.86	\$6.39	\$8.30	\$16.72	\$25.23	\$30.62	
151 to 212	\$4.08	\$4.92	\$7.57	\$8.79	\$17.04	\$27.64	\$31.23	
213 to 365	\$4.38	\$5.25	\$8.09	\$9.41	\$18.26	\$29.61	\$33.44	
Add Single Trip All-Inclusive*	Flat rate per person							
	\$135	\$147	\$169	\$188	\$210	\$235	\$259	

For Emergency Medical Insurance, any Pre-Existing Condition must be **STABLE** in the 3 months prior to the effective\* date to be covered with **RATE CATEGORY A**

RATE CATEGORY A - FULL MEDICAL QUESTIONNAIRE REQUIRED								
MULTI-TRIP EMERGENCY MEDICAL								
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	
4	\$58	\$70	\$82	\$107	\$120	\$182	\$246	
10	\$80	\$95	\$111	\$139	\$248	\$471	\$648	
18	\$112	\$133	\$141	\$175	\$303	\$675	\$760	
30	\$164	\$182	\$207	\$288	\$461	\$1,026	\$1,187	

MULTI-TRIP ALL INCLUSIVE*								
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	
4	\$119	\$137	\$158	\$193	\$210	\$258	\$335	
10	\$219	\$221	\$261	\$304	\$505	\$676	\$557	
18	\$263	\$289	\$304	\$375	\$569	\$1,164	\$1,314	
30	\$329	\$339	\$386	\$537	\$773	\$1,453	\$1,713	

RATE CATEGORY B								
FULL MEDICAL QUESTIONNAIRE REQUIRED								
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	
1 to 17	\$3.79	\$5.82	\$7.44	\$9.40	\$17.26	\$28.66	\$36.75	
18 to 30	\$3.90	\$6.01	\$7.87	\$10.49	\$17.80	\$28.71	\$37.16	
31 to 60	\$3.97	\$6.28	\$8.46	\$10.83	\$19.10	\$29.90	\$39.01	
61 to 90	\$4.09	\$6.43	\$8.80	\$11.26	\$19.12	\$33.36	\$43.18	
91 to 120	\$4.28	\$7.06	\$9.64	\$12.23	\$21.10	\$34.04	\$44.99	
121 to 150	\$4.37	\$7.21	\$9.83	\$12.55	\$21.73	\$34.83	\$45.54	
151 to 212	\$4.47	\$8.42	\$10.87	\$14.04	\$23.87	\$38.05	\$49.53	
213 to 365	\$5.05	\$8.63	\$11.63	\$15.06	\$25.58	\$38.08	\$52.03	
Add Single Trip All-Inclusive*	Flat rate per person							
	\$135	\$147	\$169	\$188	\$210	\$235	\$259	

For Emergency Medical Insurance, any Pre-Existing Condition must be **STABLE** in the 6 months prior to the effective\* date to be covered with **RATE CATEGORY B**

RATE CATEGORY B - FULL MEDICAL QUESTIONNAIRE REQUIRED								
MULTI-TRIP EMERGENCY MEDICAL								
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	
4	\$85	\$107	\$123	\$160	\$193	\$244	\$292	
10	\$110	\$149	\$205	\$248	\$398	\$508	\$701	
18	\$118	\$175	\$238	\$310	\$559	\$913	\$1,203	
30	\$172	\$282	\$384	\$509	\$799	\$1,740	\$2,038	

MULTI-TRIP ALL INCLUSIVE*								
Days/Age	55-59	60-64	65-69	70-74	75-79	80-84	85+	
4	\$176	\$207	\$235	\$288	\$302	\$320	\$379	
10	\$286	\$331	\$437	\$519	\$821	\$1,064	\$1,260	
18	\$307	\$384	\$539	\$692	\$967	\$1,335	\$1,585	
30	\$366	\$458	\$632	\$794	\$1,193			

# MEDICARE INTERNATIONAL TRAVEL INSURANCE RATES

Version M10- Effective January 2014

<b>STAND ALONE TRIP CANCELLATION &amp; INTERRUPTION</b> <b>(Unlimited coverage after departure)</b> Baggage Loss & Delay and Flight & Travel Accident are NOT included Premiums displayed are per person								
Insured Trip Cost Prior to Departure (ie. Trip Cost up to)	0-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
\$0	\$53	\$56	\$64	\$71	\$83	\$98	\$114	\$128
\$100	\$56	\$59	\$65	\$72	\$83	\$99	\$116	\$130
\$200	\$60	\$63	\$66	\$72	\$84	\$100	\$116	\$131
\$300	\$61	\$64	\$68	\$75	\$87	\$102	\$118	\$133
\$400	\$64	\$66	\$70	\$77	\$89	\$103	\$120	\$134
\$500	\$67	\$69	\$74	\$82	\$92	\$111	\$134	\$150
\$600	\$68	\$71	\$77	\$84	\$95	\$118	\$145	\$163
\$700	\$72	\$75	\$83	\$89	\$100	\$127	\$159	\$179
\$800	\$75	\$79	\$87	\$93	\$104	\$137	\$171	\$193
\$900	\$80	\$83	\$91	\$98	\$109	\$144	\$183	\$206
\$1,000	\$84	\$87	\$95	\$102	\$112	\$150	\$192	\$216
\$1,100	\$87	\$91	\$100	\$106	\$118	\$159	\$203	\$230
\$1,200	\$91	\$95	\$103	\$110	\$121	\$165	\$213	\$240
\$1,300	\$95	\$100	\$108	\$114	\$126	\$174	\$225	\$253
\$1,400	\$99	\$103	\$112	\$120	\$130	\$184	\$237	\$267
\$1,500	\$103	\$107	\$118	\$124	\$138	\$193	\$249	\$281
\$1,600	\$106	\$111	\$122	\$128	\$143	\$203	\$261	\$295
\$1,700	\$111	\$116	\$127	\$132	\$149	\$213	\$273	\$310
\$1,800	\$116	\$121	\$130	\$139	\$153	\$223	\$288	\$324
\$1,900	\$119	\$124	\$137	\$143	\$160	\$234	\$300	\$339
\$2,000	\$123	\$128	\$141	\$148	\$166	\$243	\$312	\$353
\$2,100	\$126	\$131	\$145	\$153	\$172	\$250	\$320	\$362
\$2,200	\$130	\$137	\$150	\$160	\$179	\$257	\$330	\$371
\$2,300	\$134	\$141	\$154	\$165	\$186	\$265	\$340	\$380
\$2,400	\$138	\$144	\$160	\$170	\$193	\$272	\$349	\$390
\$2,500	\$145	\$151	\$167	\$180	\$204	\$279	\$358	\$399
\$2,600	\$146	\$152	\$171	\$184	\$209	\$288	\$366	\$408
\$2,700	\$149	\$155	\$173	\$189	\$213	\$294	\$376	\$417
\$2,800	\$153	\$160	\$176	\$194	\$219	\$301	\$386	\$426
\$2,900	\$156	\$161	\$180	\$195	\$223	\$310	\$395	\$436
\$3,000	\$157	\$162	\$184	\$200	\$226	\$316	\$404	\$445
\$3,100	\$163	\$170	\$193	\$211	\$239	\$323	\$414	\$454
\$3,200	\$167	\$174	\$198	\$217	\$247	\$331	\$422	\$463
\$3,300	\$171	\$179	\$203	\$223	\$254	\$339	\$432	\$471
\$3,400	\$175	\$182	\$208	\$228	\$260	\$347	\$441	\$481
\$3,500	\$178	\$186	\$212	\$234	\$267	\$354	\$450	\$490
\$3,501 to \$20,000 Add the displayed premium per each additional \$100 trip cost to the \$3,500 rate.	\$4	\$4	\$5	\$6	\$7	\$8	\$9	\$9

For Insured Trip Cost in excess of \$20,000, call 21st Century Travel Insurance.

**For Trip Cancellation & Interruption benefits,** Pre-existing conditions must be STABLE in the 3 months prior to the PURCHASE DATE.

## AGENT'S INSTRUCTIONS

**Please read the Application, the Policy Wording and these instructions carefully.**

**Access our TIPS website at: [www.21stcenturytips.com](http://www.21stcenturytips.com)**

- The maximum number of days for which you may issue a Single Trip Plan is 183 days (212 for Ontario or Newfoundland resident). Contact 21st Century directly for longer durations. EXCEPTION: The Fast Trak Rate Category can be issued for a maximum of 30 days and cannot be used to top-up any Multi-Trip plan.
- The Multi-trip Plan and Single Trip coverage cannot be combined on one application. Please submit one application for each option.
- Family coverage is available for an Insured, their spouse and their children under age 21 (under age 26 if full-time student). All family members to be insured under one policy must be named on the application, and must be under 55 years of age and a minimum of 30 days of age. Calculate "Family" premium by charging 2X the oldest family member's premium. Family Coverage is not available for Fast Trak, Trip Cancellation/Interruption, or All Inclusive plans.
- For "Companion Discount", all applicants must be insured under the same policy. The "Companion Discount" is 5% per insured and cannot be combined with "Family" rates.
- Deductible savings are applicable to single-trip Emergency Medical, Fast Trak, and Multi-Trip Emergency Medical Insurance. If opting for a deductible, apply the following discounts: \$500 = 15%, \$1,000 = 20%, \$5,000 = 35%, \$10,000 = 50%.
- The maximum policy discount permitted is 50%.
- To calculate a "Top-up" premium, use the daily rate applicable for the FULL trip duration (from departure date to return date) X the number of "Top-up" days required, less any applicable discounts.
- No more than 2 applicants requiring a medical questionnaire are permitted on one application.
- When determining age for premium purposes, use the applicant's age on application date.
- Multiple applicants may be insured under the same Single Trip or Multi-Trip Emergency Medical policy, however their departure date, effective date and expiry date must be identical and each insured must be named on the application and confirmation of coverage.
- We reserve the right to decline any application.
- The minimum policy premium is \$25.00. Changes and/or cancellation of a policy are subject to a \$25.00 processing fee. Refund requests must be submitted in writing and a refund will only be considered if there has been no claim. Minimum refund of premium is \$25.00.
- If you require assistance with any part of these instructions or with issuing a policy, please contact 21st Century Travel Insurance Limited at 1-800-567-0021.

**The Medicare International Travel Insurance plan is administered by 21st Century Travel Insurance Limited.  
The policy is underwritten by The Manufacturers Life Insurance Company (Manulife Financial).**