

Premiums for Manulife Financial Travel Insurance – for Travelling Canadians

Emergency Medical

Plan	Multi-Trip Emergency Medical				Single-Trip Emergency Medical (per day)								
	# of Days	4	10	18	30	1-17	18-30	31-60	61-90	91-120	121-150	151-212	213-365
Rate Category A+													
Age Group	55-59	\$ 46	\$ 64	\$ 96	\$ 142	\$ 2.84	\$ 2.90	\$ 2.91	\$ 2.92	\$ 2.93	\$ 2.98	\$ 3.02	\$ 3.17
	60-64	\$ 59	\$ 83	\$ 108	\$ 150	\$ 3.33	\$ 3.35	\$ 3.36	\$ 3.38	\$ 3.49	\$ 3.90	\$ 4.14	\$ 4.34
	65-69	\$ 67	\$ 94	\$ 118	\$ 168	\$ 3.93	\$ 3.96	\$ 3.98	\$ 4.16	\$ 4.60	\$ 4.62	\$ 5.34	\$ 5.61
	70-74	\$ 88	\$ 118	\$ 139	\$ 197	\$ 5.39	\$ 5.40	\$ 6.09	\$ 6.20	\$ 6.38	\$ 6.62	\$ 7.04	\$ 7.40
	75-79	\$ 92	\$ 124	\$ 158	\$ 276	\$ 8.52	\$ 8.64	\$ 9.45	\$ 11.13	\$ 12.13	\$ 12.58	\$ 13.87	\$ 14.58
	80-84	\$ 152	\$ 207	\$ 258	\$ 459	\$ 16.89	\$ 16.98	\$ 17.27	\$ 18.03	\$ 18.81	\$ 19.27	\$ 19.62	\$ 20.62
	85+	\$ 196	\$ 266	\$ 333	\$ 590	\$ 20.07	\$ 22.57	\$ 23.30	\$ 24.32	\$ 25.37	\$ 25.99	\$ 26.49	\$ 27.83
Rate Category A													
Age Group	0-25	\$ 33	\$ 45	\$ 80	\$ 104	\$ 2.44	\$ 2.44	\$ 2.46	\$ 2.50	\$ 2.59	\$ 2.66	\$ 2.72	\$ 2.85
	26-39	\$ 38	\$ 52	\$ 82	\$ 121	\$ 2.70	\$ 2.70	\$ 2.71	\$ 2.75	\$ 2.87	\$ 2.92	\$ 2.98	\$ 3.13
	40-54	\$ 44	\$ 58	\$ 90	\$ 130	\$ 3.05	\$ 3.05	\$ 3.06	\$ 3.08	\$ 3.21	\$ 3.30	\$ 3.37	\$ 3.53
	55-59	\$ 52	\$ 70	\$ 107	\$ 156	\$ 3.16	\$ 3.24	\$ 3.33	\$ 3.34	\$ 3.34	\$ 3.38	\$ 3.81	\$ 4.01
	60-64	\$ 64	\$ 90	\$ 122	\$ 165	\$ 3.89	\$ 3.90	\$ 3.97	\$ 4.08	\$ 4.53	\$ 4.53	\$ 4.59	\$ 4.81
	65-69	\$ 74	\$ 102	\$ 134	\$ 188	\$ 4.75	\$ 4.77	\$ 5.15	\$ 5.52	\$ 5.81	\$ 5.96	\$ 7.07	\$ 7.41
	70-74	\$ 97	\$ 131	\$ 159	\$ 228	\$ 5.73	\$ 6.17	\$ 7.11	\$ 7.59	\$ 7.65	\$ 7.75	\$ 8.21	\$ 8.62
	75-79	\$ 99	\$ 136	\$ 220	\$ 322	\$ 9.23	\$ 9.93	\$ 11.02	\$ 13.76	\$ 15.26	\$ 15.61	\$ 15.91	\$ 16.72
	80-84	\$ 165	\$ 226	\$ 366	\$ 651	\$ 19.61	\$ 19.67	\$ 20.73	\$ 22.65	\$ 23.23	\$ 23.56	\$ 25.81	\$ 27.11
	85+	\$ 223	\$ 295	\$ 422	\$ 753	\$ 23.69	\$ 23.80	\$ 25.63	\$ 26.78	\$ 27.92	\$ 28.59	\$ 29.16	\$ 30.62
Rate Category B													
Age Group	55-59	\$ 77	\$ 105	\$ 118	\$ 172	\$ 3.99	\$ 4.11	\$ 4.18	\$ 4.30	\$ 4.50	\$ 4.60	\$ 4.71	\$ 4.95
	60-64	\$ 97	\$ 135	\$ 147	\$ 215	\$ 5.29	\$ 5.46	\$ 5.98	\$ 6.43	\$ 6.72	\$ 6.87	\$ 7.02	\$ 7.36
	65-69	\$ 111	\$ 154	\$ 161	\$ 243	\$ 6.64	\$ 6.84	\$ 7.36	\$ 7.65	\$ 8.03	\$ 8.19	\$ 8.36	\$ 8.77
	70-74	\$ 145	\$ 195	\$ 205	\$ 311	\$ 7.83	\$ 8.07	\$ 8.66	\$ 9.01	\$ 9.41	\$ 9.65	\$ 10.80	\$ 11.35
	75-79	\$ 167	\$ 233	\$ 296	\$ 460	\$ 14.38	\$ 14.83	\$ 15.92	\$ 16.63	\$ 17.58	\$ 18.11	\$ 19.89	\$ 20.90
	80-84	\$ 221	\$ 302	\$ 557	\$ 875	\$ 24.58	\$ 25.34	\$ 27.18	\$ 28.37	\$ 29.60	\$ 30.29	\$ 30.92	\$ 32.46
	85+	\$ 262	\$ 358	\$ 661	\$ 1,038	\$ 29.17	\$ 30.07	\$ 33.92	\$ 35.36	\$ 36.90	\$ 39.60	\$ 42.23	\$ 44.36
	Rate Category C												
Age Group	55-59	\$ 88	\$ 120	\$ 162	\$ 258	\$ 4.50	\$ 4.52	\$ 4.67	\$ 4.89	\$ 4.96	\$ 5.06	\$ 5.50	\$ 5.52
	60-64	\$ 110	\$ 153	\$ 214	\$ 318	\$ 8.12	\$ 8.15	\$ 8.33	\$ 8.95	\$ 9.08	\$ 9.29	\$ 9.49	\$ 9.97
	65-69	\$ 126	\$ 175	\$ 302	\$ 452	\$ 10.73	\$ 11.07	\$ 11.85	\$ 12.70	\$ 12.92	\$ 13.23	\$ 14.83	\$ 15.58
	70-74	\$ 166	\$ 222	\$ 369	\$ 560	\$ 13.86	\$ 13.91	\$ 14.93	\$ 15.99	\$ 16.67	\$ 16.80	\$ 19.03	\$ 19.44
	75-79	\$ 308	\$ 421	\$ 604	\$ 934	\$ 22.08	\$ 22.76	\$ 24.43	\$ 26.21	\$ 26.61	\$ 27.27	\$ 27.81	\$ 29.21
	80-84	\$ 380	\$ 518	\$ 956	\$ 1,497	\$ 36.96	\$ 38.11	\$ 40.91	\$ 43.88	\$ 44.57	\$ 45.63	\$ 51.20	\$ 53.78
	85+	\$ 554	\$ 756	\$ 1,392	\$ 2,183	\$ 53.91	\$ 55.57	\$ 62.68	\$ 67.22	\$ 68.27	\$ 69.89	\$ 71.29	\$ 74.88
Rate Category D													

Premiums are effective December 1st, 2011.

Premium rate is per person.

All amounts are expressed in Canadian currency.

- If you are under age 55 and purchasing either a Multi-Trip or a Single-Trip plan of any duration, use Rate Category A.
- If you are 55-74 years of age, travelling for 17 days or less and purchasing the Quick Trip Plan, use Rate Category D.
- 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.

Top-Ups: The Single-Trip Emergency Medical Top-Up plan can be used as a top-up to Manulife Financial 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. The Quick Trip Plan (or Quick Trip Canada Plan) and Rate Category D cannot be used to top up any Multi-Trip Plan.

Manulife Financial Travel Insurance is offered through The Manufacturers Life Insurance Company (Manulife Financial).

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