

NON-USA PLAN

All-inclusive Package Plans

WORLDWIDE DESTINATIONS

NEW 2009 RATES

Ages		1 - 16 DAYS			17 - 23 DAYS			24 - 30 DAYS			31 - 35 DAYS		
		0 - 60	61 - 65	66 - 70	0 - 60	61 - 65	66 - 70	0 - 60	61 - 65	66 - 70	0 - 60	61 - 65	66 - 70
SUM INSURED PRIOR TO DEPARTURE	SUM INSURED AFTER DEPARTURE												
		\$500	\$25,000	\$57	\$70	\$83	\$81	\$101	\$131	\$96	\$118	\$157	\$105
1,000	\$25,000	74	85	98	86	116	154	123	133	174	134	167	201
1,500	\$25,000	87	100	119	103	130	167	145	156	202	160	193	227
2,000	\$25,000	120	132	161	136	172	194	161	186	220	184	216	243
2,500	\$25,000	152	173	193	160	197	218	184	221	253	210	245	273
3,000	\$25,000	166	204	231	182	221	253	218	241	298	229	273	327
3,500	\$25,000	200	237	254	204	244	290	238	277	319	261	297	352
4,000	\$25,000	231	270	314	246	301	342	283	317	370	294	331	395
4,500	\$25,000	246	300	339	266	316	354	295	340	384	312	366	436
5,000	\$25,000	278	334	355	298	353	391	327	378	421	341	402	479
5,500	\$25,000	309	366	388	328	383	427	358	404	449	374	436	519
6,000	\$25,000	339	400	422	360	419	463	388	433	485	404	472	561
6,500	\$25,000	370	426	459	391	455	499	418	470	521	436	510	603
7,000	\$25,000	399	462	495	421	491	536	448	505	557	468	552	644
7,500	\$25,000	431	497	531	454	527	571	464	541	593	483	592	691
8,000	\$25,000	461	534	568	484	563	607	494	578	629	515	633	737
8,500	\$25,000	493	570	604	515	600	644	525	614	666	543	672	783
9,000	\$25,000	521	606	640	536	636	680	554	650	702	575	712	827
9,500	\$25,000	552	642	677	567	672	716	583	686	738	604	752	873
10,000	\$25,000	583	679	712	597	708	752	614	723	774	634	791	920
10,500	\$25,000	613	713	748	627	743	790	644	759	813	666	832	966
11,000	\$25,000	641	747	783	657	778	827	674	794	851	697	871	1,012
11,500	\$25,000	670	781	820	688	814	866	705	831	891	729	910	1,057
12,000	\$25,000	700	814	855	716	849	903	736	867	930	761	950	1,103
12,500	\$25,000	728	848	891	747	884	941	766	903	968	793	990	1,150

NOPK
GLOBAL
MATRIX

FOR THE SUMMARY OF COVERAGE AND ELIGIBILITY REFER TO PAGE 13.

IMPORTANT NOTES

- Maximum *trip* length 60 days.
- Available only to *Canadian residents* covered by provincial or territorial government health insurance plan (GHIP) for the full *period of coverage*. Government health insurance plans have limits on how long an applicant can be outside the country and still remain eligible for coverage. Your client should check their GHIP for details.
- Use the applicant's age on the *effective date*.

SUBJECT TO PROVINCIAL SALES TAX	
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC

For Trip Cancellation & Interruption

- After-departure benefits cover prepaid travel arrangements only.
- Prior-to-departure benefit amounts in excess of \$12,500 require individual consideration. Have your client complete a Trip Cancellation & Interruption Questionnaire and submit it to the Medical Underwriting Department for a quote.
- Trip Cancellation benefits are limited to the non-refundable amounts assessed by the *travel supplier* as of the date of occurrence of the Insured Risk, *injury* or the ultimate diagnosis of a *sickness* that was the cause of the cancellation, regardless of the date the *trip* is cancelled.
- All-inclusive Package rate tables are not available to persons who:
 - want to be medically underwritten; or
 - are travelling for 61 days or more.

In such cases, your clients can receive the same coverage by purchasing the Emergency Hospital & Medical for Canadians along with the Trip Cancellation & Interruption – Select Plans. See pages 6 – 9 and 25 for rates.

SPECIFIC NOTES

Allows 5 days transit through the USA.

NON-USA PLAN

All-inclusive Package Plans

WORLDWIDE DESTINATIONS

NEW 2009 RATES

		36 - 44 DAYS			45 - 52 DAYS			53 - 60 DAYS		
		0 - 60	61 - 65	66 - 70	0 - 60	61 - 65	66 - 70	0 - 60	61 - 65	66 - 70
Ages										
SUM INSURED										
PRIOR TO DEPARTURE	AFTER DEPARTURE									
\$500	\$25,000	\$146	\$246	\$327	\$160	\$304	\$383	\$194	\$334	\$408
1,000	\$25,000	171	278	358	188	334	430	218	365	476
1,500	\$25,000	210	304	380	234	360	457	255	389	504
2,000	\$25,000	229	336	411	255	392	488	278	422	536
2,500	\$25,000	243	371	446	270	427	524	289	458	570
3,000	\$25,000	261	396	469	300	451	551	303	483	596
3,500	\$25,000	282	430	501	334	485	585	337	517	630
4,000	\$25,000	316	460	525	365	513	608	370	542	651
4,500	\$25,000	345	475	537	397	529	618	402	557	658
5,000	\$25,000	366	508	567	431	559	651	435	587	689
5,500	\$25,000	400	539	595	463	590	681	466	617	722
6,000	\$25,000	433	554	630	496	606	699	499	634	736
6,500	\$25,000	468	593	669	529	645	737	531	673	776
7,000	\$25,000	499	625	706	560	675	770	565	703	806
7,500	\$25,000	528	670	746	567	724	824	570	759	864
8,000	\$25,000	559	713	783	597	772	878	601	812	921
8,500	\$25,000	591	758	823	629	821	934	633	861	979
9,000	\$25,000	622	803	871	660	869	989	663	912	1,037
9,500	\$25,000	652	847	919	691	917	1,042	694	963	1,096
10,000	\$25,000	684	892	968	723	965	1,099	725	1,013	1,152
10,500	\$25,000	717	936	1,016	759	1,013	1,153	761	1,064	1,210
11,000	\$25,000	751	981	1,065	795	1,062	1,209	798	1,114	1,267
11,500	\$25,000	785	1,026	1,113	832	1,110	1,263	834	1,165	1,326
12,000	\$25,000	820	1,069	1,162	867	1,158	1,318	870	1,217	1,383
12,500	\$25,000	855	1,114	1,210	903	1,206	1,374	906	1,267	1,440

NOPK
GLOBAL MATRIX

SUBJECT TO PROVINCIAL SALES TAX	
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC

FOR THE SUMMARY OF COVERAGE AND ELIGIBILITY REFER TO PAGE 13.

IMPORTANT NOTES

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SPECIFIC NOTES

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NON-USA PLAN

All-inclusive Package Plans

WORLDWIDE DESTINATIONS

NEW 2009 RATES

SUM INSURED		1-4 DAYS	5-9 DAYS	10-16 DAYS	17-23 DAYS	24-30 DAYS	31-35 DAYS	36-44 DAYS	45-52 DAYS	53-60 DAYS
		Ages 71 – 76								
PRIOR TO DEPARTURE	AFTER DEPARTURE									
\$500	\$25,000	\$86	\$129	\$176	\$251	\$321	\$389	\$484	\$589	\$663
1,000	\$25,000	116	153	200	268	340	410	505	616	694
1,500	\$25,000	140	178	224	293	374	431	540	653	723
2,000	\$25,000	173	210	257	328	398	471	570	681	759
2,500	\$25,000	206	244	292	362	432	505	607	717	795
3,000	\$25,000	249	293	342	413	484	556	658	770	847
3,500	\$25,000	270	300	358	444	510	580	678	783	858
4,000	\$25,000	299	347	400	479	539	605	700	801	872
4,500	\$25,000	315	360	410	521	585	652	747	848	920
5,000	\$25,000	347	394	444	559	627	700	794	895	967
5,500	\$25,000	383	426	479	593	661	747	842	943	1,014
6,000	\$25,000	413	460	512	627	693	794	888	990	1,062
6,500	\$25,000	447	494	546	661	727	833	927	1,026	1,098
7,000	\$25,000	486	527	580	693	761	880	972	1,074	1,145
7,500	\$25,000	521	560	614	727	795	927	1,020	1,121	1,190
8,000	\$25,000	557	596	644	761	821	972	1,067	1,166	1,238
8,500	\$25,000	590	633	685	795	855	1,020	1,113	1,213	1,285
9,000	\$25,000	626	669	724	821	888	1,067	1,161	1,261	1,331
9,500	\$25,000	661	706	763	855	934	1,113	1,208	1,307	1,378
10,000	\$25,000	694	745	803	894	983	1,161	1,254	1,356	1,444
10,500	\$25,000	729	782	844	939	1,033	1,219	1,317	1,425	1,517
11,000	\$25,000	765	820	883	983	1,081	1,277	1,379	1,492	1,590
11,500	\$25,000	800	857	923	1,029	1,132	1,334	1,442	1,560	1,661
12,000	\$25,000	834	893	965	1,074	1,181	1,393	1,504	1,628	1,734
12,500	\$25,000	869	931	1,004	1,118	1,230	1,451	1,568	1,696	1,806

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SPECIFIC NOTES

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WORLDWIDE DESTINATIONS

NEW 2009 RATES

SUM INSURED		1-4 DAYS	5-9 DAYS	10-16 DAYS	17-23 DAYS	24-30 DAYS	31-35 DAYS	36-44 DAYS	45-52 DAYS	53-60 DAYS	
		Ages 77 +									
PRIOR TO DEPARTURE	AFTER DEPARTURE										
\$500	\$25,000	\$161	\$250	\$370	\$593	\$757	\$971	\$1,141	\$1,408	\$1,709	
1,000	\$25,000	191	285	408	637	806	1,023	1,197	1,473	1,780	
1,500	\$25,000	221	315	440	671	838	1,058	1,232	1,508	1,818	
2,000	\$25,000	260	358	481	713	882	1,103	1,279	1,555	1,868	
2,500	\$25,000	299	398	519	757	926	1,147	1,326	1,604	1,916	
3,000	\$25,000	352	452	558	794	966	1,190	1,370	1,648	1,962	
3,500	\$25,000	421	526	596	831	1,003	1,229	1,408	1,687	2,004	
4,000	\$25,000	488	598	671	898	1,068	1,296	1,478	1,760	2,080	
4,500	\$25,000	558	672	743	965	1,112	1,341	1,525	1,807	2,130	
5,000	\$25,000	627	745	816	1,038	1,156	1,387	1,572	1,855	2,179	
5,500	\$25,000	695	818	889	1,111	1,230	1,445	1,631	1,913	2,241	
6,000	\$25,000	765	892	963	1,185	1,305	1,476	1,665	1,950	2,277	
6,500	\$25,000	832	965	1,036	1,258	1,376	1,535	1,725	2,009	2,339	
7,000	\$25,000	901	1,038	1,109	1,331	1,450	1,602	1,793	2,080	2,415	
7,500	\$25,000	970	1,111	1,183	1,405	1,522	1,716	1,924	2,229	2,587	
8,000	\$25,000	1,038	1,185	1,256	1,476	1,596	1,833	2,050	2,378	2,661	
8,500	\$25,000	1,108	1,258	1,329	1,551	1,670	1,947	2,179	2,523	2,737	
9,000	\$25,000	1,175	1,331	1,403	1,625	1,757	2,061	2,309	2,675	3,016	
9,500	\$25,000	1,244	1,405	1,475	1,696	1,855	2,176	2,435	2,823	3,126	
10,000	\$25,000	1,313	1,476	1,549	1,771	1,954	2,290	2,563	2,972	3,430	
10,500	\$25,000	1,378	1,551	1,626	1,859	2,050	2,405	2,691	3,122	3,603	
11,000	\$25,000	1,444	1,625	1,704	1,947	2,149	2,519	2,819	3,270	3,773	
11,500	\$25,000	1,510	1,698	1,781	2,036	2,246	2,633	2,948	3,418	3,946	
12,000	\$25,000	1,576	1,772	1,859	2,124	2,344	2,748	3,075	3,567	4,116	
12,500	\$25,000	1,642	1,846	1,936	2,212	2,441	2,862	3,203	3,716	4,288	

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8% SALES TAX ONTARIO	9% SALES TAX QUÉBEC

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