

The rates described are subject to change without notice.

Effective July 2010

10 01 RTD ECA 0710 OPN

## INSTRUCTIONS

- Your Single Trip Daily rate is based on your age as of the **purchase date** and the **total trip duration** (including the departure and return dates).
- If you are topping up an existing plan (or a Multi-Trip Annual Plan), your Single Trip Daily rate is based on your **total trip duration** and multiplied by the number of top up days.
- Applicants age 55 or over: please complete the Application to determine which Plan type you qualify for.
- The minimum premium is \$25 per person, per plan.
- Coverage beyond 182 days (212 days for Ontario residents) is available provided sufficient documentation is received. Call your broker or the sales agent indicated above for more information.

## Plans without Medical Questionnaire

### 40-DAY SUPPLEMENTAL MULTI-TRIP ANNUAL PLAN for the Public Service Health Care Plan (PSHCP) members

Increase your protection to \$5 million CAD and be covered for Trip Cancellation, Interruption and Delay benefits up to \$4,000 CAD. Also be covered for benefits not offered by PSHCP, such as Vehicle Return or Emergency Relief of Dental Pain.

### 40-DAY SUPPLEMENTAL MULTI-TRIP ANNUAL PLAN FOR PSHCP

#### \$0 DEDUCTIBLE

This Supplemental Plan is only available if you are a PSHCP member travelling outside of your province or territory of residence, or Canada for any number of trips of up to 40 consecutive days.

AGE OF THE APPLICANT	0-54	55-59	60-64	65-69	70-75	76-80	81+
SINGLE	\$61	\$76	\$83	\$110	\$166	\$270	\$475
FAMILY	\$122	\$152	\$166	\$220	\$332	\$540	\$950

### CANADA PLAN

#### \$0 DEDUCTIBLE

This Single Trip Daily Plan is only available to you if you are travelling outside your province or territory of residence but within Canada for the entire duration of your trip.

#### AGE OF THE APPLICANT

	0-54	55-59	60-65	66-70	71-75	76-79	80-84	85+
SINGLE	\$0.36	\$0.55	\$1.24	\$1.31	\$2.49	\$3.26	\$4.35	\$5.43
FAMILY	\$0.72							

### AGE 54 OR UNDER

#### \$0 DEDUCTIBLE

PLAN AND NUMBER OF DAYS	AGE OF THE APPLICANT				
	0 - 29		30 - 54		
	SINGLE	FAMILY	SINGLE	FAMILY	
MULTI-TRIP	9	\$40	\$80	\$46	\$92
	16	\$52	\$104	\$61	\$122
	30	\$81	\$162	\$108	\$216
	60	\$154	\$308	\$206	\$412
ALL INCLUSIVE MULTI-TRIP	0 - 29		30 - 54		
		SINGLE	FAMILY	SINGLE	FAMILY
	9	\$161	\$322	\$167	\$334
	16	\$188	\$376	\$197	\$394
30	\$235	\$470	\$262	\$524	
60	\$320	\$640	\$372	\$744	
SINGLE TRIP OR TOP-UP	0 - 29		30 - 54		
		SINGLE	FAMILY	SINGLE	FAMILY
	1-35	\$1.62	\$3.24	\$2.16	\$4.32
	36-63	\$1.64	\$3.28	\$2.17	\$4.34
	64-84	\$1.64	\$3.28	\$2.18	\$4.36
	85-105	\$1.67	\$3.34	\$2.20	\$4.40
	106-126	\$1.68	\$3.36	\$2.21	\$4.42
	127-154	\$1.69	\$3.38	\$2.22	\$4.44
	155-182	\$1.71	\$3.42	\$2.24	\$4.48
183+	\$1.72	\$3.44	\$2.28	\$4.56	

### 55 TO 74 VACATION PLAN

#### \$0 DEDUCTIBLE

This Single Trip Daily Plan is only available if you are between ages 55 and 74 and are travelling outside of your province or territory of residence, or Canada for a maximum of 15 consecutive days.

#### AGE OF THE APPLICANT

NUMBER OF DAYS	55-59	60-65	66-70	71-74
1-15	\$2.94	\$5.14	\$5.46	\$10.31

### SINGLE TRIP NON-MEDICAL PLAN

#### \$0 DEDUCTIBLE

This Single Trip Non-Medical Plan must be purchased within 7 days of the initial deposit for your covered trip or prior to any applicable cancellation penalties

**Rates per \$100 of sum insured for your trip's value (Rounded to the next \$100)**

#### AGE OF THE APPLICANT

0-59	60-79	80+
\$5.00	\$6.00	\$8.00

### TRAVEL COMPANION DISCOUNT Two is better than one!

5% SAVING!

You and a travel companion will each save 5% on your travel insurance as long as you are travelling together from your point of departure and share the same accommodation and transportation for the duration of your trip.

*Simply subtract 5% from the Companion Discount line in the Premium Calculation.*

### EARLY BIRD DISCOUNT

5% SAVING!

If you are purchasing on or before September 30, 2010, a 5% saving's applies.

*Simply subtract 5% from the Early Bird Discount line in the Premium Calculation.*

# Plans with Medical Questionnaire

Age 55 or over

**IMPORTANT: TO DETERMINE WHICH PLAN TYPE YOU QUALIFY FOR, PLEASE COMPLETE THE APPLICATION FOR CLIENTS AGE 55 OR OVER.**

DEDUCTIBLE OPTIONS*						
Deductible	\$0	\$250 US	\$500 US	\$1,000 US	\$5,000 US	\$10,000 US
Change in rates	+ 10%	<b>automatic</b>	- 5%	- 10%	- 30%	- 45%

\* Deductible options are available for the plans listed below.

Deductible options apply to medical claims only.

**Note:** If you have smoked cigarettes during the **5 years** prior to the application date of your insurance, add 20% to your premium.

## SUPREME

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT						
		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$55	\$61	\$75	\$101	\$184	\$463	\$525
	16	\$65	\$71	\$87	\$117	\$213	\$545	\$617
	30	\$117	\$122	\$151	\$212	\$356		
	60	\$353	\$367	\$455	\$637	\$1,069		
ALL INCLUSIVE MULTI-TRIP	9	\$176	\$192	\$217	\$259	\$392	\$791	\$889
	16	\$201	\$216	\$245	\$290	\$436	\$890	\$1,001
	30	\$271	\$284	\$324	\$401	\$590		
	60	\$519	\$540	\$641	\$839	\$1,318		
SINGLE TRIP OR TOP-UP	1-35	\$2.61	\$2.73	\$3.37	\$4.72	\$7.92	\$13.31	\$15.89
	36-63	\$2.62	\$2.76	\$3.41	\$5.37	\$8.55	\$13.34	\$16.04
	64-84	\$2.65	\$2.92	\$3.87	\$5.41	\$9.00	\$14.06	\$16.55
	85-105	\$2.69	\$2.99	\$3.98	\$5.49	\$9.70	\$14.16	\$16.66
	106-126	\$2.73	\$3.16	\$4.22	\$5.69	\$10.07	\$14.39	\$16.79
	127-154	\$2.74	\$3.42	\$4.54	\$6.16	\$10.45	\$15.18	\$17.37
	155-182	\$2.79	\$3.75	\$4.63	\$6.37	\$10.55	\$16.37	\$19.23
	183+	\$2.85	\$3.79	\$4.76	\$6.43	\$10.66	\$17.92	\$20.61

## ELITE

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT						
		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$65	\$76	\$94	\$126	\$219	\$501	\$566
	16	\$72	\$86	\$111	\$149	\$255	\$591	\$666
	30	\$128	\$151	\$191	\$266	\$419		
	60	\$386	\$454	\$571	\$800	\$1,255		
ALL INCLUSIVE MULTI-TRIP	9	\$186	\$207	\$236	\$284	\$427	\$829	\$930
	16	\$208	\$231	\$269	\$322	\$478	\$936	\$1,050
	30	\$282	\$313	\$364	\$455	\$653		
	60	\$552	\$627	\$757	\$1,002	\$1,504		
SINGLE TRIP OR TOP-UP	1-35	\$3.02	\$3.55	\$4.43	\$6.23	\$9.36	\$19.20	\$19.39
	36-63	\$3.06	\$3.61	\$4.46	\$6.53	\$10.89	\$19.29	\$21.59
	64-84	\$3.21	\$3.75	\$4.91	\$6.63	\$11.61	\$20.24	\$22.28
	85-105	\$3.28	\$4.10	\$5.44	\$7.01	\$12.54	\$20.93	\$22.60
	106-126	\$3.35	\$4.30	\$5.68	\$7.36	\$13.01	\$21.28	\$22.83
	127-154	\$3.54	\$4.47	\$5.84	\$7.98	\$13.48	\$21.63	\$23.11
	155-182	\$3.94	\$4.63	\$6.06	\$8.21	\$13.66	\$22.83	\$24.82
	183+	\$4.30	\$5.07	\$6.69	\$8.32	\$13.88	\$24.59	\$26.63

## PREFERRED

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT						
		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$72	\$99	\$128	\$162	\$255	\$506	\$573
	16	\$78	\$109	\$144	\$183	\$300	\$595	\$675
	30	\$138	\$183	\$234	\$302	\$494		
	60	\$414	\$551	\$713	\$928	\$1,508		
ALL INCLUSIVE MULTI-TRIP	9	\$193	\$230	\$270	\$320	\$463	\$834	\$937
	16	\$214	\$254	\$302	\$356	\$523	\$940	\$1,059
	30	\$292	\$345	\$407	\$491	\$728		
	60	\$580	\$724	\$899	\$1,130	\$1,757		
SINGLE TRIP OR TOP-UP	1-35	\$3.01	\$4.09	\$5.18	\$6.69	\$10.24	\$19.20	\$21.02
	36-63	\$3.04	\$4.15	\$5.72	\$7.26	\$11.81	\$20.24	\$23.41
	64-84	\$3.20	\$4.54	\$5.86	\$7.75	\$12.30	\$21.22	\$24.30
	85-105	\$3.38	\$5.27	\$6.19	\$8.30	\$13.52	\$21.59	\$26.48
	106-126	\$3.48	\$5.58	\$6.39	\$8.62	\$14.22	\$21.87	\$27.92
	127-154	\$3.65	\$5.82	\$6.72	\$8.93	\$15.02	\$22.23	\$30.07
	155-182	\$4.22	\$6.01	\$7.26	\$9.81	\$16.15	\$22.76	\$32.01
	183+	\$4.34	\$6.56	\$7.81	\$10.57	\$17.79	\$23.77	\$33.94

## ADVANTAGE

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT						
		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$74	\$131	\$175	\$230	\$415	\$735	\$912
	16	\$77	\$150	\$204	\$268	\$479	\$866	\$1,072
	30	\$136	\$246	\$335	\$445	\$796		
	60	\$431	\$841	\$1,140	\$1,517	\$2,715		
ALL INCLUSIVE MULTI-TRIP	9	\$195	\$262	\$317	\$388	\$623	\$1,063	\$1,276
	16	\$213	\$295	\$362	\$441	\$702	\$1,211	\$1,456
	30	\$290	\$408	\$508	\$634	\$1,030		
	60	\$597	\$1,014	\$1,326	\$1,719	\$2,964		
SINGLE TRIP OR TOP-UP	1-35	\$3.04	\$5.34	\$7.18	\$9.31	\$15.93	\$25.06	\$31.88
	36-63	\$3.06	\$5.35	\$7.76	\$9.81	\$17.12	\$25.78	\$34.55
	64-84	\$3.23	\$6.43	\$8.66	\$12.69	\$18.52	\$28.50	\$36.00
	85-105	\$3.39	\$6.48	\$8.75	\$12.73	\$18.55	\$29.58	\$37.67
	106-126	\$3.50	\$6.50	\$8.99	\$12.99	\$18.61	\$30.44	\$38.98
	127-154	\$3.67	\$6.52	\$9.57	\$13.75	\$18.74	\$31.90	\$41.22
	155-182	\$4.26	\$6.55	\$10.41	\$14.61	\$19.15	\$33.11	\$43.08
	183+	\$4.41	\$7.16	\$11.18	\$16.06	\$19.75	\$35.97	\$46.46

## STANDARD

PLAN AND NUMBER OF DAYS		AGE OF THE APPLICANT						
		55-59	60-65	66-70	71-75	76-79	80-84	85+
MULTI-TRIP	9	\$85	\$166	\$218	\$287	\$523	\$924	\$1,146
	16	\$97	\$186	\$255	\$337	\$604	\$1,086	\$1,347
	30	\$163	\$310	\$421	\$558	\$999		
	60	\$501	\$979	\$1,330	\$1,768	\$3,167		
ALL INCLUSIVE MULTI-TRIP	9	\$206	\$297	\$360	\$445	\$731	\$1,252	\$1,510
	16	\$233	\$331	\$413	\$510	\$827	\$1,431	\$1,731
	30	\$317	\$472	\$594	\$747	\$1,233		
	60	\$667	\$1,152	\$1,516	\$1,970	\$3,416		
SINGLE TRIP OR TOP-UP	1-35	\$3.63	\$6.54	\$8.69	\$11.39	\$20.03	\$30.85	\$40.05
	36-63	\$3.77	\$6.72	\$9.75	\$12.33	\$21.49	\$32.38	\$43.40
	64-84	\$3.96	\$8.09	\$10.87	\$15.94	\$23.25	\$35.81	\$45.22
	85-105	\$4.17	\$8.12	\$11.01	\$15.99	\$23.31	\$37.16	\$47.33
	106-126	\$4.29	\$8.15	\$11.29	\$16.33	\$23.39	\$38.25	\$48.97
	127-154	\$4.52	\$8.20	\$12.02	\$17.29	\$23.53	\$40.08	\$51.79
	155-182	\$5.24	\$8.24	\$13.08	\$18.37	\$24.07	\$41.59	\$54.11
	183+	\$5.44	\$8.99	\$14.05	\$20.18	\$24.82	\$45.18	\$58.35



Medi-Select Advantage® Travel Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Expert Travel Financial Security (E.T.F.S.) Inc.  
 TM "RSA" and the RSA logo are trademarks owned by RSA Insurance Group plc, licensed for use by Royal & Sun Alliance Insurance Company of Canada.  
 © Medi-Select Advantage is a registered trademark of Expert Travel Financial Security (E.T.F.S.) Inc.  
 © The **etfs** logo is a registered trademark of Expert Travel Financial Security (E.T.F.S.) Inc.