



For Visitors and Immigrants to Canada

## Rates for Coverage in Canada - New from October 15, 2018

**Deductibles:** \$100 (5%), \$250 (10%), \$500 (15%), \$1,000 (20%),  
\$5,000 (30%), \$10,000 (40%)

### **Rate Table 1**

This option does not provide coverage for any pre-existing medical conditions

Daily Rate - \$0 Deductible. No Medical questionnaire required.

Age	\$10,000	\$25,000	\$50,000	<b>\$100,000</b>	\$150,000	\$200,000
0-25	\$1.16	\$1.50	\$1.64	<b>\$2.21</b>	\$2.64	\$4.05
26-40	\$1.31	\$1.64	\$1.79	<b>\$2.57</b>	\$2.99	\$4.39
41-60	\$1.46	\$1.93	\$2.21	<b>\$3.24</b>	\$3.92	\$5.57
61-64	\$1.88	\$2.67	\$3.21	<b>\$3.81</b>	\$4.56	\$6.21
65-69	\$2.14	\$2.99	\$3.56	<b>\$4.85</b>	\$5.27	\$7.36
70-74	\$3.38	\$4.17	\$5.98	<b>\$6.67</b>	\$8.73	\$11.90
75-79	\$4.13	\$4.92	\$6.94	<b>\$8.31</b>	\$9.98	\$13.76
80	\$6.05	\$8.94	\$9.62	<b>\$10.32</b>	n/a	n/a
81-84	\$6.05	\$8.94	\$9.62	<b>\$12.69</b>	n/a	n/a
85	\$6.05	\$8.94	\$9.62	<b>\$13.94</b>	n/a	n/a
86 - 89	\$10.26	\$15.96	\$17.24	<b>\$18.56</b>	n/a	n/a

### **RATE TABLE 2**

This option provides coverage for pre-existing conditions that were stable Over 365 days

Daily Rate - \$0 Deductible. No Medical questionnaire required.

Age	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000
0-25	\$1.55	\$2.00	\$2.19	\$2.95	\$3.52	\$5.40
26-40	\$1.75	\$2.19	\$2.38	\$3.25	\$3.99	\$5.85
41-60	\$1.95	\$2.57	\$2.95	\$4.15	\$5.23	\$7.43
61-64	\$2.50	\$3.56	\$4.28	\$5.13	\$6.08	\$8.28
65-69	\$2.85	\$3.99	\$4.75	\$6.56	\$7.03	\$9.81
70-74	\$4.50	\$5.56	\$7.96	\$9.03	\$11.64	\$15.87
75-79	\$5.50	\$6.56	\$9.26	\$11.21	\$13.30	\$18.34
80-85 N/P	No	Pre-ex	Coverage	see	< rate table 1	
86+ N/P	No	Pre-ex	Coverage	see	< rate table 1	



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## Rates for Coverage in Canada

### **RATE TABLE 3**

This option provides coverage for pre-existing conditions that were stable between 180 days and 365 days excluding Heart & Stroke – A Medical Questionnaire is required

Age	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000
0-25	\$1.72	\$2.21	\$2.43	\$3.27	\$3.90	\$5.99
26-40	\$1.94	\$2.43	\$2.64	\$3.61	\$4.43	\$6.49
41-60	\$2.16	\$2.85	\$3.27	\$4.61	\$5.80	\$8.24
61-64	\$2.78	\$3.95	\$4.75	\$5.69	\$6.75	\$9.19
65-69	\$3.16	\$4.43	\$5.27	\$7.28	\$7.80	\$10.89
70-74	\$5.00	\$6.17	\$8.84	\$10.02	\$12.92	\$17.61
75-79	\$6.11	\$7.28	\$10.28	\$12.44	\$14.76	\$20.36
80-85 N/P					< no pre-ex	
86+ N/P					< no pre-ex	

### **RATE TABLE 4**

This option provides coverage for pre-existing conditions that were stable between 90 to 180 days - excluding Heart, Stroke, Cancer and PVD. A Medical Questionnaire is required

Age	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000
0-25	\$1.94	\$2.49	\$2.73	\$3.68	\$4.39	\$6.75
26-40	\$2.19	\$2.73	\$2.97	\$4.06	\$4.99	\$7.31
41-60	\$2.44	\$3.21	\$3.68	\$5.19	\$6.53	\$9.28
61-64	\$3.13	\$4.45	\$5.34	\$6.41	\$7.60	\$10.35
65-69	\$3.56	\$4.99	\$5.94	\$8.19	\$8.79	\$12.26
70-74	\$5.63	\$6.95	\$9.95	\$11.28	\$14.55	\$19.83
75-79	\$6.88	\$8.19	\$11.58	\$14.01	\$16.63	\$22.93
80-85 N/P					< no pre-ex	
86+ N/P					< no pre-ex	