Travellers Choice

Travel Medical Insurance 2022-2023

Full Coverage for COVID-19 Medical Emergencies

- \$5 million coverage for any COVID-19 medical emergency.
- If there is a travel advisory, you can still travel and be fully covered for a COVID-19 medical emergency.
- If you are already travelling and a travel advisory is issued, you can remain out of the country and be fully covered for COVID-19.

Excellent Coverage for Pre-Existing Medical Conditions

- Any medical emergency related to a pre-existing medical condition will be covered as long as the condition is stable in the **90 days** prior to the date coverage begins.
- If your health changes in the 90 days prior to travel, call Travel Insurance Office Inc. for other options.

Saving You \$\$\$

- Travellers Choice has some of the lowest rates in Canada for individuals and families.
- Daily rates allow you to pay for the exact number of days you require.
- Use your age on the day you apply for coverage, so call us before your next birthday!
- · Canada's best refund policy: No administration fees and no service charges.

Top-Up Your Retiree Coverage

- Do you have a retiree plan with a minimum of \$500,000 in out-of-country coverage?
 Top up with 30 or more days from Travellers Choice and your retiree plan maximum is increased to \$5 million USD.
- Do you have a retiree plan or credit card with a limited number of days of coverage? Have your top-up coverage begin the day after your other coverage ends.

Travellers Choice is <u>not</u> available from any other broker



Travel Insurance Office Inc. One of Canada's largest travel insurance brokers Insuring travellers since 1991

travelinsuranceoffice.com





Underwritten by Zurich Insurance Company Ltd (Canadian Branch) Only available from Travel Insurance Office Inc. (TIO)

Summary of Deluxe Benefits

The travel insurance coverage ("Travellers Choice") herein is an individual policy.

Overall plan maximum includes coverage for COVID-19	\$5 million USD				
Ambulance services (land and air)	\$5 million USD				
Medical treatment, services and supplies	\$5 million USD				
Prescribed medication due to a medical emergency	Up to a 30-day supply				
Chiropractor	\$500 USD				
Physiotherapist, Osteopath, Chiropodist, Podiatrist, and Acupuncturist	\$500 USD per profession Maximum of \$3,000 USD				
Registered private duty nurse	\$7,500 USD				
Hospital accommodation	\$5 million USD				
Hospital out-of-pocket expenses (if hospitalized) for you and anyone remaining with you	\$3,500 USD				
Return to Canada of you, of spouse, or child, with a medical attendant if necessary	\$5 million USD				
Return of dog or cat to Canada	\$750 USD				
Return of vehicle or watercraft	\$5,000 USD				
Transportation of two family members and/or friends to your bedside if you are hospitalized	\$3,000 USD				
Meals and accommodation expenses of two family members and/or friends if they are transported to your bedside if you are hospitalized	Up to \$150 USD per day Maximum \$3,000 USD				
Accidental Dental	\$5,000 USD				
Dental pain	\$500 USD				
Return to original trip destination if returned to Canada	Economy class airfare				
Transportation for one family member to identify an insured person's remains	\$1,500 USD				
Meals and accommodation expenses for one family member to identify an insured person's remains	Up to \$150 USD per day Maximum \$1,500 USD				
Return of remains if deceased	\$10,000 USD				
Cremation at place of death	\$5,000 USD				
Lifetime retiree plans protected	Up to \$100,000 CAD				

Optional Annual Plans for Multi-Trips

- If you plan to travel frequently in a 12-month period, consider purchasing a 5-day, 15-day, 25-day, or 35-day annual plan.
- Annual plans cover the first 5, 15, 25, or 35 days (based on the plan you selected) of every trip you take out of Canada.
- You may extend an annual plan if your trip is longer than 5, 15, 25, or 35 days.
- Annual plans include <u>unlimited trips within Canada for</u> <u>12 months</u> (outside of your home Province or Territory).

Optional Deductibles

There is a \$99 USD deductible per claim. These deductible options are available:

\$0 deductible	Add 10% to the premium due
\$250 USD deductible	Take 5% off the premium due
\$500 USD deductible	Take 10% off the premium due
\$1,000 USD deductible	Take 15% off the premium due
\$5,000 USD deductible	Take 35% off the premium due
\$10,000 USD deductible	Take 50% off the premium due

Underwritten by Zurich Insurance Company Ltd (Canadian Branch)

Zurich Insurance Canada Ltd (Canadian Branch) ("Zurich Canada") is part of the Zurich Insurance Group ("Zurich"), a Switzerland-based global insurance provider with an excellent brand, strong capital position and exceptional people. Zurich has over 140 years of experience (including over 100 years in North America), approximately 53,000 employees in over 210 countries and territories, and insures more than 90 percent of Fortune 500 companies. Zurich is a top three global travel insurer and has existing partnerships with many of the largest providers of travel insurance around the world. Zurich Canada has partnered with World Travel Protection Canada Inc., a Zurich subsidiary company, to provide best-in-class assistance and administrative services to our customers under the Zurich Travel Assist brand. From its location in Toronto, World Travel Protection Canada Inc. has provided medical, travel and security assistance services to travelling Canadians for nearly 30 years.



How to Find Your Daily Rate

- Complete the Eligibility Requirements and the Health Score Questionnaire on the application to determine which rate table to use.
- If any of your answers are found to be incorrect or incomplete, your coverage may be void. It is your responsibility to read and understand this brochure and application in full.
- If you used tobacco products in the 3 years before your application date, you must add 20% to the rates.
- All rates shown have a \$99 USD deductible per claim. Deductible options are available.

Rate Table 1 "Lucky Duck" Health Score = 0 points							Rate Table 2 Health Score = 1 - 9 points								
Pre-existing Medical Conditions will be covered if they are stable in the 90 days before the date you want coverage to begin						Pre-existing Medical Conditions will be covered if they are stable in the 90 days before the date you want coverage to begin									
Single Trip	Daily	Rates for	single tr	ips or top	oping up o	other cov	erage	Single Trip	Daily	Rates for	single tr	ips or top	ping up o	other cov	erage
Daily Rates		Your AGE on the date you APPLY for coverage						Daily Rates	Your AGE on the date you APPLY for coverage						
Trip Length	0-59	60-65	66-70	71-75	76-80	81-85	86-89	Trip Length	56-59	60-65	66-70	71-75	76-80	81-85	86-89
1-15 days	8.73	10.29	11.14	11.50	19.45	32.59	43.99	1-15 days	8.76	11.37	12.31	12.72	21.51	36.02	48.63
16-30 days	6.77	7.93	8.15	10.30	18.08	30.52	41.27	16-30 days	6.81	8.77	8.96	11.40	19.99	33.73	45.62
31-45 days	6.04	7.11	8.32	10.81	17.57	28.86	38.76	31-45 days	6.08	7.87	8.98	11.92	19.42	31.90	42.83
46-60 days	6.05	7.12	8.33	10.82	17.58	28.89	38.79	46-60 days	6.08	7.87	8.99	11.93	19.44	31.93	42.87
61-75 days	6.06	7.13	8.34	10.83	17.60	28.92	38.82	61-75 days	6.09	7.89	9.01	11.95	19.46	31.96	42.91
76-90 days	6.07	7.15	8.35	10.85	17.66	29.30	38.94	76-90 days	6.11	7.91	9.02	11.99	19.51	32.38	43.04
91-105 days 106-120 days	6.08 6.18	7.16 7.39	8.71 8.88	11.33 11.66	18.60 18.97	29.33 29.63	39.12 39.32	91-105 days 106-120 days	6.11 6.22	7.91 8.17	9.04 9.67	12.52 12.89	20.55 20.98	32.52 32.75	43.24 43.45
100-120 days	6.77	8.25	9.10	12.05	19.10	30.63	40.30	100-120 days	6.81	9.12	10.05	13.32	20.98	33.84	44.54
136-150 days	6.89	8.36	9.18	12.05	19.39	31.66	41.64	136-150 days	6.93	9.23	10.03	13.76	21.44	34.99	46.02
151-165 days	6.98	8.55	9.49	12.87	19.51	31.86	42.09	151-165 days	7.01	9.45	10.49	14.23	21.57	35.20	46.53
166-212 days	7.18	8.76	9.59	13.19	19.53	32.07	42.27	166-212 days	7.22	9.66	10.60	14.57	21.76	35.40	46.72
	Optional Annual Plan Rates									1		Plan Rat			
5-day Annual	116	146	151	198	320	563	835	5-day Annual	118	161	168	220	354	622	922
15-day Annual	232	292	304	396	639	1,126	1,668	15-day Annual	233	324	336	438	707	1,243	1,845
25-day Annual	348	440	477	559	884	1,404	1,870	25-day Annual	350	487	528	618	976	1,552	2,066
35-day Annual	438	558	610	759	1,207	1,987	2,676	35-day Annual	442	617	674	840	1,334	2,196	2,958
Rate Table 3 Health Score = 10 - 29 points															
Rate Tabl	e 3			Health S	core = 1	0 - 29 p	oints	Rate Tabl	e 4			Health S	core = 3	0 - 99 p	oints
Pre-existing	Medica	I Condition	ons will b	e covere	d if they a	are stabl		Pre-existing	Medical	Conditio	ons will b	e covere	d if they a	are stabl	
Pre-existing 90 Single Trip	Medica days be		ons will b date you	e covere want cov	d if they a rerage to	are stabl begin	e in the	Pre-existing 90 Single Trip	Medical days be		ons will b date you	e covere want cov	d if they a erage to	are stabl begin	e in the
Pre-existing 90	Medica days be Daily	efore the	ons will b date you single tr	e covere want cov ips or top	d if they a rerage to oping up o	are stable begin other cov	e in the erage	Pre-existing 90	Medical days be Daily	efore the o	o ns will b date you single tr	e covere want cov ips or top	d if they a erage to oping up o	are stabl begin other cov	e in the verage
Pre-existing 90 Single Trip	Medica days be Daily 56-59	efore the Rates for Your AGE 60-65	ons will b date you single tr on the d 66-70	e covere want cov ips or top ate you A 71-75	d if they a rerage to oping up o PPLY for 76-80	are stable begin other cov coverage 81-85	e in the erage 86-89	Pre-existing 90 Single Trip Daily Rates Trip Length	Medical days be Daily 56-59	efore the of Rates for Your AGE 60-65	ons will b date you single tr on the d 66-70	e covere want cov ips or top ate you A 71-75	d if they a erage to oping up o .PPLY for 76-80	are stable begin other cov coverage 81-85	e in the verage e 86-89
Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days	Medica days be Daily 56-59 8.80	efore the Rates for Your AGE 60-65 17.33	ons will b date you single tr on the d 66-70 22.38	e covere want cov ips or top ate you A 71-75 21.11	d if they a rerage to oping up o PPLY for 76-80 32.60	are stable begin other cov coverage 81-85 48.85	e in the erage 86-89 64.49	Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days	Medical days be Daily 56-59 8.83	efore the of Rates for Your AGE 60-65 21.89	ons will b date you single tr on the d <u>66-70</u> 26.04	e covere want cov ips or top ate you A 71-75 31.08	d if they a erage to oping up o PPLY for 76-80 42.81	are stable begin other cov coverage 81-85 63.86	e in the rerage 86-89 105.72
Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days	Medica days be Daily 56-59 8.80 6.84	Arrow Contract Contra	ons will b date you single tr on the d 66-70 22.38 15.43	e covere want cov ips or top ate you A 71-75 21.11 18.35	d if they a rerage to pping up o PPLY for 76-80 32.60 28.30	are stable begin other cov coverage 81-85 48.85 43.06	e in the erage 86-89 64.49 58.63	Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days	Medical days be Daily 56-59 8.83 6.87	afore the of Rates for Your AGE 60-65 21.89 17.97	ons will b date you single tr on the d 66-70 26.04 22.16	e covere want cov ips or top ate you A 71-75 31.08 27.22	d if they a erage to pping up o PPLY for 76-80 42.81 40.34	are stable begin other cov coverage 81-85 63.86 60.94	e in the rerage 86-89 105.72 96.11
Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days	Medica days be Daily 56-59 8.80 6.84 6.11	Fore the Rates for Your AGE 60-65 17.33 12.83 11.57	ons will b date you single tr on the d 66-70 22.38 15.43 14.75	e covere want cov ips or top ate you A 71-75 21.11 18.35 18.39	d if they a rerage to oping up o PPLY for 76-80 32.60 28.30 27.34	are stable begin other cov coverage 81-85 48.85 43.06 42.35	e in the erage 86-89 64.49 58.63 55.42	Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days	Medical days be Daily 56-59 8.83 6.87 6.14	Fore the or Rates for Your AGE 21.89 17.97 16.66	ons will b date you single tr on the d 66-70 26.04 22.16 20.11	be covere want cov ips or top ate you A 71-75 31.08 27.22 27.48	d if they a erage to pping up o PPLY for 76-80 42.81 40.34 38.82	are stable begin other cov coverage 81-85 63.86 60.94 54.93	e in the verage 86-89 105.72 96.11 81.10
Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days	Medica days be Daily 56-59 8.80 6.84 6.11 6.12	Fore the Rates for Your AGE 60-65 17.33 12.83 11.57 11.58	ons will b date you single tr on the d 66-70 22.38 15.43 14.75 14.76	e covere want cov ips or top ate you A 71-75 21.11 18.35 18.39 18.40	d if they a rerage to pping up o PPLY for 76-80 32.60 28.30 27.34 27.36	are stable begin other cov 81-85 48.85 43.06 42.35 42.39	e in the erage 86-89 64.49 58.63 55.42 55.42	Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days	Medical days be Daily 56-59 8.83 6.87 6.14 6.16	Fore the or Rates for Your AGE 60-65 21.89 17.97 16.66 16.67	ons will b date you single tr on the d 66-70 26.04 22.16 20.11 20.13	be covere want cov ips or top ate you A 71-75 31.08 27.22 27.48 27.50	d if they a erage to oping up o PPLY for 76-80 42.81 40.34 38.82 38.86	are stable begin other cov coverage 81-85 63.86 60.94 54.93 54.98	e in the verage 86-89 105.72 96.11 81.10 81.17
Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days	Medica days be Daily 56-59 8.80 6.84 6.11 6.12 6.13	Fore the Rates for Your AGE 60-65 17.33 12.83 11.57 11.58 11.60	ons will b date you single tr on the d 66-70 22.38 15.43 14.75 14.76 14.79 14.79	e covere want cov ips or top ate you A 71-75 21.11 18.35 18.39 18.40 18.42	d if they a rerage to oping up o PPLY for 76-80 32.60 28.30 27.34 27.36 27.39	are stabl begin other cov coverage 81-85 48.85 43.06 42.35 42.39 42.43	e in the erage 86-89 64.49 58.63 55.42 55.47 55.51	Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days	Medical days be Daily 56-59 8.83 6.87 6.14 6.16 6.17	Fore the or Rates for Your AGE 60-65 21.89 17.97 16.66 16.67 16.70	ons will b date you single tr on the d 66-70 26.04 22.16 20.11 20.13 20.16	e covere want cov ips or top ate you A 71-75 31.08 27.22 27.48 27.50 27.53	d if they a erage to oping up o PPLY for 76-80 42.81 40.34 38.82 38.86 38.89	are stabl begin other cov coverage 81-85 63.86 60.94 54.93 54.98 55.03	e in the rerage 86-89 105.72 96.11 81.10 81.17 81.24
Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days 76-90 days	Medica days be Daily 56-59 8.80 6.84 6.11 6.12 6.13 6.14	Fore the Rates for Your AGE 60-65 17.33 12.83 11.57 11.58 11.60 11.62	ons will b date you single tr on the d 66-70 22.38 15.43 14.75 14.76 14.79 14.80	e covere want cov ips or top ate you A 71-75 21.11 18.35 18.39 18.40 18.42 18.46	d if they a rerage to oping up o PPLY for 76-80 32.60 28.30 27.34 27.36 27.39 27.59	are stabl begin other cov coverage 81-85 48.85 43.06 42.35 42.39 42.43 43.02	e in the erage 86-89 64.49 58.63 55.42 55.47 55.51 55.91	Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days 76-90 days	Medical days be Daily 56-59 8.83 6.87 6.14 6.14 6.16 6.17 6.18	Fore the of Rates for AGE 60-65 21.89 17.97 16.66 16.67 16.70 16.71	Construction Construction single tr on the d 66-70 26.04 22.16 20.11 20.13 20.16 20.17 20.17	e covere want cov ips or top ate you A 71-75 31.08 27.22 27.48 27.50 27.53 27.61	d if they a erage to oping up o PPLY for 42.81 40.34 38.82 38.86 38.89 40.39	are stabl begin other cov coverage 81-85 63.86 60.94 54.93 54.98 55.03 55.30	e in the rerage 86-89 105.72 96.11 81.10 81.17 81.24 81.40
Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days 76-90 days 91-105 days	Medica days be Daily 56-59 8.80 6.84 6.11 6.12 6.13 6.14 6.15	Fore the Rates for Your AGE 60-65 17.33 12.83 11.57 11.60 11.62 11.63	ons will b date you single tr on the d 66-70 22.38 15.43 14.75 14.76 14.79 14.80 15.27	e covere want cov ips or top ate you A 71.75 21.11 18.35 18.39 18.40 18.42 18.46 19.22	d if they a rerage to pping up o PPLY for 76-80 32.60 28.30 27.34 27.36 27.39 27.59 28.98	are stablibegin other cov coverage 81-85 48.85 43.06 42.35 42.39 42.43 43.02 45.90	e in the erage 86-89 64.49 58.63 55.42 55.47 55.51 55.91 56.42	Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days 76-90 days 91-105 days	Medical days Daily 56-59 8.83 6.87 6.14 6.16 6.17 6.18 6.19	Fore the of Rates for Your AGE 21.89 17.97 16.66 16.67 16.70 16.71 17.51	ons will b date you single tr on the d 66-70 26.04 22.16 20.11 20.13 20.16 20.17	e covere want cov ips or top ate you A 71-75 31.08 27.22 27.48 27.50 27.53 27.61 28.89	d if they a erage to pping up o PPLY for 42.81 40.34 38.82 38.86 38.89 40.39 40.91	are stabl begin other cov coverage 81-85 63.86 60.94 54.93 54.98 55.03 55.30 55.30 56.48	e in the rerage 86-89 105.72 96.11 81.10 81.17 81.24 81.40 85.88
Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days 76-90 days 91-105 days 106-120 days	Medica days be Daily 56-59 8.80 6.84 6.11 6.12 6.13 6.14 6.15 6.25	Fore the Rates for Your AGE 60-65 17.33 12.83 11.57 11.60 11.62 11.63 13.08	ons will b date you single tr on the d 66-70 22.38 15.43 14.75 14.76 14.79 14.80 15.27 15.38	e covere want cov ips or top ate you A 71.75 21.11 18.35 18.39 18.40 18.42 18.46 19.22 19.74	d if they a rerage to pping up o PPLY for 76-80 32.60 28.30 27.34 27.36 27.39 27.59 28.98 29.56	are stabl begin other cov coverage 81-85 48.85 43.06 42.35 42.39 42.43 43.02 45.90 46.83	e in the erage 86-89 64.49 58.63 55.42 55.42 55.51 55.91 56.42 56.91	Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days 76-90 days 91-105 days 106-120 days	Medical days Daily 56-59 8.83 6.87 6.14 6.16 6.17 6.18 6.19 6.29	Fore the of Rates for AGE 60-65 21.89 17.97 16.66 16.67 16.70 16.71 17.51 17.75	Conservent Conserv	e covere want cov ips or top ate you A 71-75 31.08 27.22 27.48 27.50 27.53 27.61 28.89 29.18	d if they a erage to pping up o PPLY for 42.81 40.34 38.82 38.86 38.89 40.39 40.91 41.16	are stabl begin other cov coverage 81-85 63.86 60.94 54.93 54.98 55.03 55.30 56.48 56.53	e in the rerage 86-89 105.72 96.11 81.10 81.17 81.24 81.40 85.88 86.67
Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days 76-90 days 91-105 days 106-120 days 121-135 days	Medica days be Daily 56-59 8.80 6.84 6.11 6.12 6.13 6.14 6.15	Fore the Rates for Your AGE 60-65 17.33 12.83 11.57 11.60 11.62 11.63	ons will b date you single tr on the d 66-70 22.38 15.43 14.75 14.76 14.79 14.80 15.27	e covere want cov ips or top ate you A 71-75 21.11 18.35 18.39 18.40 18.42 18.46 19.22 19.74 20.88	d if they a rerage to pping up o PPLY for 76-80 32.60 28.30 27.34 27.36 27.39 27.59 28.98 29.56 30.22	are stablibegin other cov coverage 81-85 48.85 43.06 42.35 42.39 42.43 43.02 45.90 46.83 48.52	e in the erage 86-89 64.49 58.63 55.42 55.47 55.51 55.91 56.42	Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days 76-90 days 91-105 days 106-120 days 121-135 days	Medical days Daily 56-59 8.83 6.87 6.14 6.16 6.17 6.18 6.19	Fore the of Rates for AGE 60-65 21.89 17.97 16.66 16.67 16.70 16.71 17.51 17.75 18.87	ons will b date you single tr on the d 66-70 26.04 22.16 20.11 20.13 20.16 20.17 21.40 21.83 22.56 3000	e covere want cov ips or top ate you A 71-75 31.08 27.22 27.48 27.50 27.53 27.61 28.89 29.18 29.75	d if they a erage to pping up o PPLY for 42.81 40.34 38.82 38.86 38.89 40.39 40.91	are stabl begin other cov coverage 81-85 63.86 60.94 54.93 54.98 55.03 55.30 55.30 56.48	e in the rerage 86-89 105.72 96.11 81.10 81.17 81.24 81.40 85.88 86.67 87.86
Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days 76-90 days 91-105 days 106-120 days	Medica days be Daily 56-59 8.80 6.84 6.11 6.12 6.13 6.14 6.15 6.25 6.84	Fore the second secon	ons will b date you single tr on the d 66-70 22.38 15.43 14.75 14.76 14.79 14.80 15.27 15.38 15.79 15.79	e covere want cov ips or top ate you A 71.75 21.11 18.35 18.39 18.40 18.42 18.46 19.22 19.74	d if they a rerage to pping up o PPLY for 76-80 32.60 28.30 27.34 27.36 27.39 27.59 28.98 29.56	are stabl begin other cov coverage 81-85 48.85 43.06 42.35 42.39 42.43 43.02 45.90 46.83	e in the erage 86-89 64.49 58.63 55.42 55.51 55.51 55.91 56.42 56.91 57.74	Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days 76-90 days 91-105 days 106-120 days	Medical days days ber Daily	Fore the of Rates for AGE 60-65 21.89 17.97 16.66 16.67 16.70 16.71 17.51 17.75	Conservent Conserv	e covere want cov ips or top ate you A 71-75 31.08 27.22 27.48 27.50 27.53 27.61 28.89 29.18	d if they a erage to pping up o PPLY for 42.81 40.34 38.82 38.86 38.89 40.39 40.39 40.91 41.16 41.97	are stabl begin other cov coverage 81-85 63.86 60.94 54.93 54.98 55.03 55.30 56.48 56.53 59.09	e in the rerage 86-89 105.72 96.11 81.10 81.17 81.24 81.40 85.88 86.67
Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days 91-105 days 91-105 days 106-120 days 121-135 days	Medica days be Daily 56-59 8.80 6.84 6.11 6.12 6.13 6.14 6.15 6.25 6.84 6.96	Fore the Rates for Your AGE 60-65 17.33 12.83 11.57 11.58 11.60 11.62 11.63 13.08 14.20 14.94	ons will b date you single tr on the d d 66-70 22.38 15.43 14.75 14.76 14.79 14.80 15.27 15.38 15.79 16.14 14.44	e covere want cov ips or top ate you A 71-75 21.11 18.35 18.39 18.40 18.42 18.46 19.22 19.74 20.88 21.23	d if they a rerage to pping up of 76-80 32.60 28.30 27.34 27.36 27.39 27.59 28.98 29.56 30.22 30.72	are stablibegin other cov coverage 48.85 43.06 42.35 42.39 42.43 43.02 45.90 46.83 48.52 49.21	e in the erage 86-89 64.49 58.63 55.42 55.51 55.51 55.51 55.91 56.42 56.91 57.74 58.89	Pre-existing 90 Single Trip Daily Rates Trip Length 1.15 days 16-30 days 31-45 days 46-60 days 61-75 days 76-90 days 91-105 days 106-120 days 121-135 days 136-150 days	Medical days days ber Daily	Fore the of Rates for AGE 60-65 21.89 17.97 16.66 16.67 16.70 16.71 17.51 17.75 18.87 19.18	Constant	be covere want cov ips or top ate you A 71-75 31.08 27.22 27.48 27.50 27.53 27.61 28.89 29.18 29.75 31.62	d if they a erage to pping up o PPLY for 42.81 40.34 38.82 38.86 38.89 40.39 40.39 40.91 41.16 41.97 42.37	are stabl begin other cov coverage 81-85 63.86 60.94 54.93 54.98 55.03 55.30 56.48 56.53 59.09 60.90	e in the erage 86-89 105.72 96.11 81.10 81.17 81.24 81.40 85.88 86.67 87.86 91.95
Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days 76-90 days 91-105 days 106-120 days 121-135 days 136-150 days 151-165 days	Medica days be Daily 56-59 8.80 6.84 6.11 6.12 6.13 6.14 6.15 6.25 6.84 6.96 7.05 7.05	Fore the Rates for Your AGE 60-65 17.33 12.83 11.57 11.58 11.60 11.62 11.63 13.08 14.20 14.94 15.51 15.64	ons will b date you single tr on the d 66-70 22.38 15.43 14.75 14.76 14.79 14.80 15.27 15.38 15.79 16.14 16.44 16.65	e covere want cov ips or top ate you A 71-75 21.11 18.35 18.39 18.40 18.42 18.46 19.22 19.74 20.88 21.23 21.90	d if they a rerage to pping up o PPLY for 76-80 32.60 28.30 27.34 27.36 27.39 27.59 28.98 29.56 30.22 30.72 31.24 31.43	are stabl begin other cov coverage 48.85 43.06 42.35 42.39 42.43 43.02 42.43 43.02 45.90 46.83 48.52 49.21 49.30	e in the erage 86-89 64.49 58.63 55.42 55.47 55.51 55.91 56.42 56.91 57.74 58.89 60.78	Pre-existing 90 Single Trip Daily Rates Trip Length 1-15 days 16-30 days 31-45 days 46-60 days 61-75 days 76-90 days 91-105 days 106-120 days 136-150 days 151-165 days	Medical days be Daily 56-59 8.83 6.87 6.14 6.16 6.17 6.18 6.19 6.29 6.87 7.00 7.08	Fore the of Rates for Your AGE 60-65 21.89 17.97 16.66 16.67 16.70 16.71 17.51 17.75 18.87 19.18 20.15 21.25	Construction Construction single tr on the d 66-70 26.04 22.16 20.11 20.13 20.16 20.17 21.40 21.83 22.56 23.07 23.24 23.78 23.78	be covere want cov ips or top ate you A 71-75 31.08 27.22 27.48 27.50 27.53 27.61 28.89 29.18 29.75 31.62 34.31	d if they a erage to pping up o PPLY for 42.81 40.34 38.82 38.86 38.89 40.39 40.91 41.16 41.97 42.37 44.22 45.21	are stabl begin other cov coverage 63.86 60.94 54.93 54.98 55.03 55.30 56.48 56.53 59.09 60.90 65.24	e in the rerage 86-89 105.72 96.11 81.10 81.17 81.24 81.40 85.88 86.67 87.86 91.95 95.89
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