

# Snowbird travel medical insurance

Premiums are for a healthy traveller staying away for six months (approximately 180 days), and are rounded to the nearest dollar. Policies may vary by coverage limits, health requirements, medical questionnaires and restrictions. See notes for additional details. Read contracts and medical questions carefully. Seek advice. Look beyond price for coverage best suited to your needs.

Travel Health Insurance Plans/Manager/Insurance company	Dollars you pay per claim/Notes	Age 63	Age 68	Age 73	Age 78	Age 83	Toll-free number
<b>A La Carte Travel Insurance</b> / Travel Insurance Specialists / Industrial Alliance Pacific	200 U.S./ #2	\$657	\$824	\$1,076	\$1,768	\$2,896	800-563-0314
<b>Due South Medical Plan</b> / Travel Insurance Specialists / Industrial Alliance Pacific	200 U.S./ #2	640	742	995	1,549	2,686	800-563-0314
<b>Travel Health Medical Plan</b> / Travel Insurance Specialists / Industrial Alliance Pacific	200 U.S./ #2	628	782	1,077	1,758	2,828	800-563-0314
<b>Allstate TripMate</b> / Travel Insurance Program / Travel Underwriters	500 / #10	634	829	1,093	1,561	2,538	800-255-7828
<b>Freedom Travel Insurance</b> / Travel Underwriters	— / #8	720	942	1,203	1,666	2,629	800-663-5389
<b>Quest Travel Insurance</b> / Travel Underwriters	250 / #1, 31, 32	658	841	1,115	1,873	2,885	800-663-5389
<b>Association of Mature Canadians</b> / Special Benefits Ins. Services / ETFS / RSA Travel	250 U.S. / #1, 5	641	792	1,089	1,804	2,799	800-667-0429
<b>Bank of Montreal</b> / Allianz Global Risks U.S. Insurance (Canadian branch)	—	779	1,084	1,457	2,286	4,043	800-667-0429
<b>Blue Cross Travel Insurance</b> / Canassurance Hospital Services Assoc.	—	985	1,193	1,507	2,654	4,124	866-732-2583
<b>Broker Advantage Travel Medical Ins.</b> / Various insurers	250 U.S. (for age 83) / #7	551	725	965	1,541	4,026	877-294-1810
<b>Journeyman Travel Protection/Journeyman Lifestyle Seniors</b> /Reliable Life	— / #7,14,16	547	697	958	1,528	2,603	800-509-5832
<b>CAA South Cental Ontario</b> / Manulife Financial	—	761	904	1,192	1,809	3,179	800-465-0038
<b>Canadian Snowbird Association</b> / Medipac International / Manulife Financial	99 U.S./ #26, 30	569	703	993	1,484	2,403	877-888-5190
<b>Early Bird Travel Insurance</b> / Medipac International / Manulife Financial	99 U.S./ #27, 28	569	703	993	1,484	2,403	877-888-5168
<b>MedipacPLUS</b> / Medipac Travel Insurance / Manulife Financial	1,000 U.S./ #18, 25	533	659	909	1,356	2,149	888-633-4722
<b>Royal Canadian Legion</b> / Medipac International / Manulife Financial	99 U.S./ #26, 27, 29	569	703	993	1,484	2,403	888-939-0001
<b>Canadian Tire Financial Services</b> / SecuriGlobe / Various insurers	250/ #5	604	691	920	1,525	2,373	877-251-0555
<b>CARP - Canada's Assoc. for the 50-Plus, Travel Choice 1</b>	200 U.S./ # 1, 5, 22, 23, 31	720	865	1,116	1,836	3,314	866-991-8252
<b>CARP, Travel Choice 2</b> / The McLennan Group / CanAm Ins. / Manulife Financial	— / # 5, 24, 31	746	958	1,243	2,326	3,351	866-991-8252
<b>CIBC Emergency Travel Medical Ins.</b> / CIBC / Travel Ins. Coordinators / Sovereign General	—	723	925	1,198	1,972	3,996	800-281-9109
<b>Desjardins Travel Insurance</b> / Desjardins Financial Security Life	500/ #1, 11 & 20	576	680	916	1,418	2,770	877-888-4873
<b>Destination Travel Health</b> / Co-operators Life	250 U.S. #1, 5, 7	589	758	1,053	1,649	2,419	800-337-3532
<b>Grey Power Car &amp; Home Travelwell Distinct</b> / CanAm Insurance / Manulife Financial	— / #5	746	958	1,243	2,326	3,351	866-808-3877
<b>HBC Financial Services</b> / Various insurers	250/ #5	604	691	920	1,525	2,373	877-422-3313
<b>Ingle International</b> / ETFS / MSA / RSA Travel	250 U.S.	641	791	1,089	1,804	2,799	866-884-8929
<b>Canadian Diabetes Association</b> / MSA / ETFS / RSA Travel	— / #17	705	870	1,198	1,984	3,079	866-266-0166
<b>Imagine Financial</b> / SRMRM / Chartis	—	683	879	1,176	1,957	3,152	800-360-3234
<b>Insurance Canada</b> / Freedom / Travel Underwriters / Industrial Alliance Pacific	2,000/ #16	476	622	819	1,171	1,903	800-641-5717
<b>Travel Insurance File</b> / Freedom / Travel Underwriters / Industrial Alliance Pacific	250/ #16	595	778	1,024	1,463	2,378	877-455-3541
<b>Silver and Gold Magazine</b> / Quest / Travel Underwriters / Industrial Alliance Pacific	—	731	934	1,238	2,081	3,206	877-455-3536
<b>Snowbird Advantage</b> / Chartis / SRMRM	1,000/ #16	546	703	941	1,566	2,522	877-455-3542
<b>Manulife Financial Travel Ins.</b> / Manulife Financial	— / #4, 5, 7	731	943	1,242	2,448	3,463	800-268-3763
<b>Mature Emergency Medical Travel Ins.</b> / Travel Guard Chartis / Chartis Insurance	—	560	722	999	1,721	2,660	866-648-8422
<b>Medicare Int'l Travel Ins. Plan</b> / 21st Century Travel Insurance / Manulife Financial	—/ #4, 5, 7	731	943	1,242	2,448	3,463	800-567-0021
<b>MSA (Medi-Select Advantage)</b> / ETFS / RSA Travel	250 U.S. / #1	641	792	1,089	1,804	2,799	800-680-3837
<b>Primelink Travelsense</b> / CanAm Insurance / Manulife Financial	— / #21, 24	839	1,092	1,417	2,284	3,984	855-857-5920
<b>Primelink Universal</b> / CanAm Insurance / Manulife Financial	— /#5, 24	746	958	1,243	2,326	3,351	855-857-5920
<b>Sanderson Travel Insurance</b> / Various Insurers	—	720	916	1,239	1,771	2,879	877-226-8728
<b>Kinnell AwayCare Inc.</b> / Various insurers	—	647	817	1,071	1,720	2,661	800-238-8284
<b>Sears Financial Services</b> / SecuriGlobe / Various insurers	250 / #5	604	691	920	1,525	2,373	855-557-3277
<b>SecuriGlobe Insurance</b> / Various insurers	250 #5	604	691	920	1,525	2,373	888-211-4444
<b>Snowbird Medi-Quote Inc.</b> / Various insurers	— / #7, 14	581	739	1,017	1,625	2,926	800-661-3098
<b>Southbound Travel Insurance</b> / Travel Insurance Office / RSA Travel	— / #7, 14	642	794	1,091	1,807	3,085	800-665-8553
<b>Travel Insurance Made Easy (TIME)</b> / Travel Insurance Office / Reliable Life	— / #7, 13, 14	612	774	1,044	1,674	3,042	800-550-1295
<b>Travel Medical Plan</b> / Travel Insurance Office / Reliable Life	200 U.S./ # 1, 7, 14	552	704	968	1,547	2,787	800-550-1295
<b>Travellers Choice Medical Ins.</b> / Travel Insurance Office / RSA Travel	250 U.S./ #1, 6, 7, 14	591	730	1,006	1,671	2,795	800-665-8553
<b>Tour+Med Travel Insurance</b> / LS Travel / LS Mutual	250/ #1, 5, 7, 12, 14	635	815	1,090	1,821	2,831	877-344-8398
<b>Transat Travel Insurance</b> / Potruff & Smith / Manulife Financial	—	889	1,188	1,235	1,845	4,752	800-764-6839
<b>TravelCare - Health Select</b> / RBC Insurance	200 U.S.	628	797	1,062	1,567	2,808	Travel agents
<b>Travel HealthProtector (Cat. A)</b> / RBC Insurance	200 U.S.	628	797	1,062	1,567	2,808	800-565-3129
<b>Travel Guard Chartis Mature Emergency Medical Travel Ins.</b> / Chartis Insurance	—	560	722	999	1,721	2,660	866-648-8422
<b>Travel Protect</b> / Golden Age Ins. / Co-operators Life	250 U.S.	592	743	974	1,564	2,632	800-387-0339

## SURVEY CONDUCTED ANNUALLY - JULY 2011

### NOTES:

- Deductible (or amount you would pay per claim) may be waived by adding 10 per cent to premium.
- Deductible may be waived by adding 15 per cent to premium.
- Deductible may be waived adding \$50 CDN to premium.
- \$500 US deductible would reduce rates by 15 per cent.
- A 5 per cent savings would be available for having a travel companion.
- All policies up to age 81 include a 30-day annual plan.
- Deductible options available at discounts ranging from 10 to 70 per cent, depending on policy.
- Adding \$250 as a deductible earns a 15 per cent discount.
- Deductible may be waived by adding 13 per cent to premium.

- Deductible may be waived by adding 20 per cent to premium.
- Other deductible amounts available for saving up to 30 per cent.
- Upgrade from \$2 million to \$5 million coverage and qualify for four extra benefits for \$39.
- Up to age 89, any policy for 30 days or more will also cover multiple shorter trips.
- \$5 million CDN plan maximum
- Prices for 30-day annual plan, plus 150 day top-up
- Preferred rates available, such as for association members.
- Allows for routine adjustment of diabetes medication.
- Enhanced discounts and coverages with a \$5M USD maximum benefit
- Usual \$250 deductible for savings of 10 per cent waived on purchases before Sept. 7.

- Each family member insured under the same contract as the policyowner saves \$25.
- All disclosed pre-existing conditions are covered with no stability clause.
- Includes 5 per cent CARP member discount.
- 1 per cent green discount is available for all customers that have policies sent electronically.
- Deductible options are available which would further discount the rates.
- Maximum benefit is \$5 million (U.S.). Zero, \$99 or \$250 deductible also available
- Rates reflect discounts for membership in certain associations, five years without a claim on any travel medical plan and purchases before Aug. 23.
- Zero interest charges for instalment payments. Five per cent early-purchase discount ends Aug. 23.
- Policyholders who purchase coverage before Aug. 23. are

- eligible for rebate if prices are reduced later.
- Annual plan for trips up to 17 days available to Legion members from \$65.
- Annual plan for trips up to 23 days also available.
- Customers may purchase an additional rider to have unstable pre-existing conditions covered.
- A customer whose medical conditions are stable when applying may pay to remain eligible for coverage despite a future change in stability.

This survey is for illustration purposes only, and cannot be construed as consisting of offers from the companies listed. Prices quoted (rounded) are subject to change without notice. Please confirm with the named issuer/carrier to ensure the current price and coverage details.