Schedule of Benefits

Travel Benefit	Percent Eligible	Maximum
Emergency Travel	100% reimbursement 30 days per trip	$1,000,000 per year

Emergency Travel Includes

- hospitalization
- physicians and surgeons
- health practitioners
- private duty nursing
- emergency transport
- in-flight medical attendant
- accidental injury to natural teeth
- prescription drugs
- return of remains
- vehicle return
- 24-hour travel assistance

Rate Schedule

Age	Annual Premium	Monthly Rate
18-34	$99.79	$8.32
35-44	$110.19	$9.18
45-54	$130.98	$10.92
55-59	$197.51	$16.46
60-64	$318.09	$26.51
65-69	$461.52	$38.46
70-74	$625.77	$52.15
75-79	$802.47	$66.87

Rates effective August 1, 2026.
Single rate listed. The rate is based on the oldest individual within the family unit. For Couple rate, multiply the applicable Single rate by two and for Family, by three.

Conditions and Exclusions to Coverage

Provision	Conditions & Exclusions	Details
Eligibility period	90 days	• Applicants must apply for coverage within 90 days after effective date of retirement or loss of coverage/spousal coverage. • In order to purchase travel coverage, an applicant must have dental coverage. • Late applicants to a dental plan qualify for travel coverage provided theypurchase it at the same time as their dental coverage.
Termination of benefits	Age 80	
Survivor benefit	Not included	
Dependant coverage	Up to age 21 or age 25 if student	To be eligible for coverage as an over-age dependant, student must be undergoing full-time educational training at an institution within Canada, subject to the stated limitations in the policy wording.
Pre-existing exclusion clause	Under age 60 - 90 days Age 60 and over - 180 days	A pre-existing condition is any injury or sickness for which diagnosis has been made, treatment has been recommended, treatment has been rendered, or expenses have been incurred within the first 90 or 180 days prior to date of departure.