

Premiums Effective September 1, 2023 to August 31, 2024

Premiums applicable to the \$250 deductible option

| Optimum Health Option Rates | | | | | | | | | |
|--|--|---------|---------|---------|---------|---------|---------|---------|--------|
| Age | 0 - 39 | 40 - 49 | 50 - 54 | 55 - 59 | 60 - 64 | 65 - 69 | 70 - 75 | 76 - 80 | 81+ |
| # of Trip Days | INDIVIDUAL PREMIUM (Family plan premium* is double the amount below) | | | | | | | | |
| 17-day Plan [†] | 148 | 191 | 214 | 261 | 301 | 354 | 746 | 1,300 | 2,533 |
| 35-day Base Plan† | 163 | 217 | 240 | 290 | 337 | 393 | 828 | 1,443 | 2,812 |
| Supplemental Plan Total Trip Duration [‡] (Days) | INDIVIDUAL PREMIUM (Family plan premium* is double the amount below) | | | | | | | | |
| 36-45 | 251 | 333 | 368 | 443 | 499 | 578 | 1,090 | 1,914 | 3,732 |
| 46-60 | 300 | 400 | 439 | 552 | 623 | 749 | 1,259 | 2,281 | 4,480 |
| 61-75 | 350 | 467 | 515 | 671 | 755 | 924 | 1,431 | 2,642 | 5,230 |
| 76-90 | 410 | 541 | 600 | 781 | 881 | 1,081 | 1,679 | 3,139 | 6,232 |
| 91-105 | 460 | 617 | 677 | 892 | 1,005 | 1,222 | 1,929 | 3,632 | 7,239 |
| 106-120 | 523 | 694 | 764 | 1,100 | 1,232 | 1,468 | 2,321 | 4,289 | 8,387 |
| 121-135 | 586 | 781 | 858 | 1,300 | 1,470 | 1,706 | 2,718 | 4,940 | 9,544 |
| 136-150 | 649 | 862 | 950 | 1,435 | 1,619 | 1,884 | 3,005 | 5,467 | 10,580 |
| 151-165 | 699 | 932 | 1,028 | 1,566 | 1,772 | 2,054 | 3,283 | 5,997 | 11,621 |
| 166-182 | 768 | 1,023 | 1,126 | 1,717 | 1,936 | 2,242 | 3,605 | 6,592 | 12,795 |

| Preferred Health Option Rates | | | | | | | | | | |
|--|--|---------|---------|---------|---------|---------|---------|---------|--------|--|
| Age | 0 - 39 | 40 - 49 | 50 - 54 | 55 - 59 | 60 - 64 | 65 - 69 | 70 - 75 | 76 - 80 | 81+ | |
| # of Trip Days | INDIVIDUAL PREMIUM (Family plan premium* is double the amount below) | | | | | | | | | |
| 17-day Plan [†] | 166 | 224 | 239 | 294 | 337 | 391 | 831 | 1,446 | 2,822 | |
| 35-day Base Plan† | 181 | 245 | 270 | 327 | 372 | 432 | 922 | 1,609 | 3,133 | |
| Supplemental Plan Total Trip Duration [‡] (Days) | | | | | | | | | | |
| 36-45 | 302 | 407 | 445 | 536 | 607 | 699 | 1,324 | 2,327 | 4,540 | |
| 46-60 | 364 | 485 | 535 | 678 | 761 | 908 | 1,529 | 2,777 | 5,449 | |
| 61-75 | 427 | 569 | 627 | 816 | 918 | 1,124 | 1,740 | 3,216 | 6,355 | |
| 76-90 | 499 | 661 | 725 | 947 | 1,070 | 1,310 | 2,040 | 3,818 | 7,573 | |
| 91-105 | 562 | 751 | 825 | 1,087 | 1,221 | 1,489 | 2,346 | 4,414 | 8,797 | |
| 106-120 | 637 | 846 | 933 | 1,330 | 1,499 | 1,776 | 2,827 | 5,209 | 10,201 | |
| 121-135 | 716 | 955 | 1,049 | 1,586 | 1,789 | 2,083 | 3,308 | 6,004 | 11,602 | |
| 136-150 | 784 | 1,045 | 1,149 | 1,746 | 1,967 | 2,287 | 3,646 | 6,645 | 12,857 | |
| 151-165 | 853 | 1,137 | 1,248 | 1,907 | 2,149 | 2,495 | 3,993 | 7,287 | 14,125 | |
| 166-182 | 936 | 1 245 | 1 371 | 2 086 | 2 352 | 2 727 | 4 380 | 8 015 | 15 550 | |

| Standard Health Option Rates | | | | | | | | | |
|--|--|---------|---------|---------|---------|---------|---------|---------|--------|
| Age | 0 - 39 | 40 - 49 | 50 - 54 | 55 - 59 | 60 - 64 | 65 - 69 | 70 - 75 | 76 - 80 | 81+ |
| # of Trip Days | INDIVIDUAL PREMIUM (Family plan premium* is double the amount below) | | | | | | | | |
| 17-day Plan† | 252 | 341 | 372 | 499 | 568 | 769 | 1,267 | 2,081 | 3,718 |
| 35-day Base Plan [†] | 281 | 377 | 417 | 552 | 624 | 855 | 1,407 | 2,312 | 4,129 |
| Supplemental Plan Total Trip Duration [‡] (Days) | INDIVIDUAL PREMIUM (Family plan premium* is double the amount below) | | | | | | | | |
| 36-45 | 417 | 553 | 608 | 803 | 898 | 1,200 | 2,122 | 3,497 | 6,253 |
| 46-60 | 497 | 660 | 728 | 1,107 | 1,247 | 1,580 | 2,661 | 4,210 | 7,468 |
| 61-75 | 583 | 776 | 855 | 1,404 | 1,591 | 1,961 | 3,207 | 4,920 | 8,685 |
| 76-90 | 679 | 908 | 1,004 | 1,665 | 1,879 | 2,320 | 3,816 | 5,874 | 10,381 |
| 91-105 | 782 | 1,047 | 1,150 | 1,928 | 2,171 | 2,681 | 4,422 | 6,823 | 12,077 |
| 106-120 | 902 | 1,201 | 1,318 | 2,370 | 2,673 | 3,292 | 5,636 | 8,332 | 14,618 |
| 121-135 | 1,013 | 1,350 | 1,483 | 2,815 | 3,175 | 3,905 | 6,856 | 9,837 | 17,022 |
| 136-150 | 1,116 | 1,488 | 1,638 | 3,114 | 3,511 | 4,319 | 7,597 | 10,905 | 19,037 |
| 151-165 | 1,219 | 1,628 | 1,791 | 3,415 | 3,853 | 4,734 | 8,339 | 11,983 | 20,917 |
| 166-182 | 1.341 | 1.790 | 1.965 | 3.752 | 4.231 | 5.212 | 9.183 | 13.201 | 23.049 |

Deductible Option: If you wish to apply for a \$1,000 deductible option, different rates apply. Contact Johnson Inc. for the rates.

Trip Cancellation is a compulsory benefit under the MEDOC® Plan. For Ontario, Newfoundland and Labrador, Manitoba and Quebec residents, Retail Sales Tax is payable on the premium for Trip Cancellation, 10% of the listed premium rate. For Saskatchewan residents, Retail Sales Tax is payable on the entire premium. This tax is not applicable in other provinces.



Administration Information

*Family coverage is available to you, your spouse and dependent(s) when:

- you and your spouse qualify for the same Health Option and have paid the premium for a family plan; or
- you and your spouse qualify for two different Health Options and have paid the premium for two individual plans.

If you do not require coverage for a spouse, family coverage is available to you and your dependent(s) when the premium for a family plan has been paid.

†The 17-day Plan and 35-day Base Plan premiums shown on the reverse are for a full policy year, which is September 1st to August 31st inclusively. When applying for the 17-day Plan or 35-day Base Plan after commencement of the policy year, the premium rates will be pro-rated from your effective date until the end of the policy year. Please contact Johnson Inc. for information on pro-rated premium rates.

[‡]The Supplemental Plan provides coverage for a single trip that includes travel for more than 35 consecutive calendar days outside of Canada. A Supplemental Plan may be purchased to cover travel for a duration not exceeding 45 consecutive calendar days, starting on the day you leave Canada for a period of more than 35 consecutive calendar days and ending on the day you return home. For longer trips:

- additional 15-day units of Supplemental Plan coverage can be purchased to a maximum of 165 calendar days.
- for trips beyond 165 calendar days, an additional 17-day unit can be purchased to a maximum of 182 calendar days.
- for residents of Ontario, British Columbia, Alberta, Manitoba, New Brunswick and Newfoundland and Labrador travelling longer than 182 calendar days, additional 15-day units of Supplemental Plan coverage can be purchased to a maximum of 212 calendar days.

When one or more Supplemental Plan(s) are purchased, a 35-day Base Plan is automatically included.

Monthly payments, if selected, are deducted on the 5th of each month from your bank account. For first time applicants, please attach a "Void" cheque to your application form. If you are an existing MEDOC® policyholder, a void cheque is not required unless your banking information has changed.

JOHNSON INC. CONTACT INFORMATION

Please contact Johnson Inc. if you have any questions relating to your MEDOC® coverage and we will be pleased to assist you.

Toll free:

1.866.606.3362

Email:

travelinsurance@johnson.ca

Mailing Address:

MEDOC® TRAVEL INSURANCE

Johnson Inc. 10 Factory Lane St. John's, NL AIC 6H5

For general information visit www.johnson.ca/travel-insurance



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