BLUE CROSS®

Rate Increase

Emergency Medical Care and Accidental Death or Dismemberment Coverage

Effective October 30, 2025

Launch date:

October 30, 2025

- Applies to Emergency Medical Care and Accidental Death or Dismemberment (Single-Trip, Multi-Trip Annual and Top Up)
- No rate change to Trip Cancellation and Interruption and Baggage
- Does not apply to Visitors to Canada
- Quotes will not be honored

Influencing Factors

- Medical care costs and the number of claims continue to rise.
- This factor affects the whole travel insurance industry. We see travel insurers react with rate adjustments.

Single-Trip plan

Rate changes – Single-trip plans

Emergency Medical Care

Average rate increase
7.5%

Accidental Death or Dismemberment

Single-Trip

Trip duration	Premium
1-7 Days	$9.00
8-14 Days	$12.80
15-30 Days	$24.00
31-60 Days	$46.00
61 days and more	$63.81

Annual Multi-Trip

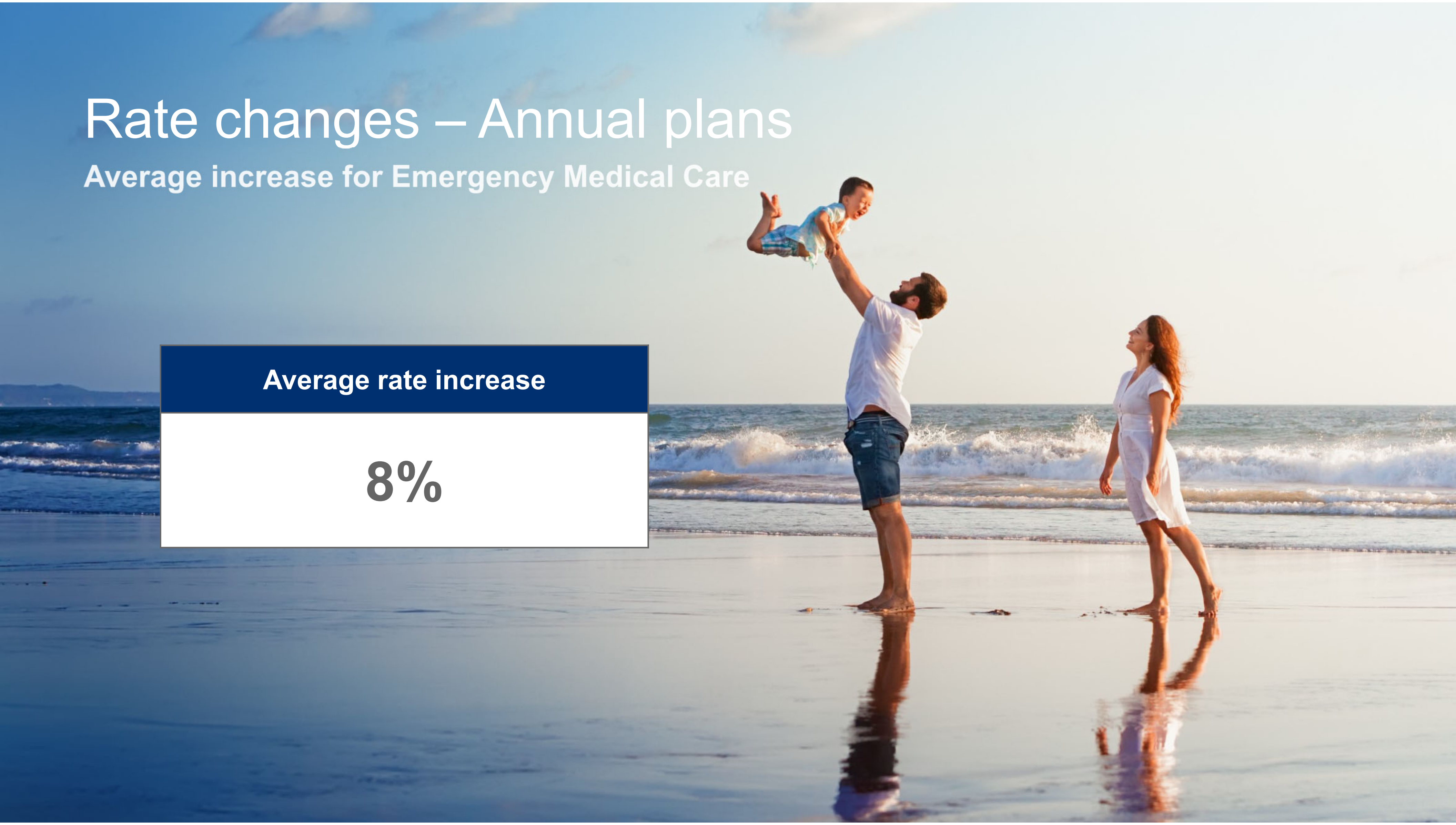
Trip duration	Premium
4-Day	$10.87
8-Day	$15.59
17-Day	$28.30
31-Day	$53.76
60-Day	$95.97
90-Day	$135.17
120-Day	$177.38
150-Day	$219.60
180-Day	$261.81

Annual Multi-Trip

Rate changes – Annual plans

Average increase for Emergency Medical Care

Average rate increase
8%



Health Discounts

Discounts for Healthy Clients

Score	New discount	Old discount
-1	**5 %**	10 %
-2	**10 %**	20 %

Thank you