Health Coverage Choice

Effective April 1, 2025



Monthly rates for new and existing Clients

Age	HCC A Dental	HCC B No dental	HCC B Dental	HCC C No dental	HCC C Dental			
Single rate								
<45	\$116.18	\$180.61	\$199.42	\$242.35	\$281.21			
45-54	129.45	198.58	216.12	286.26	316.44			
55-59	138.91	211.04	232.35	301.74	339.82			
60-64	146.47	224.39	231.20	323.89	354.32			
65-69	90.84	108.37	161.57	240.28	266.39			
70-74	102.64	122.48	182.57	231.41	280.01			
Couple rate (per person)								
Coupicia	te (per perso	11/						
<45	\$101.45	\$162.58	\$179.51	\$218.10	\$253.08			
			\$179.51 194.51	\$218.10 257.63	\$253.08 284.80			
<45	\$101.45	\$162.58						
<45 45-54	\$101.45 113.50	\$162.58 178.73	194.51	257.63	284.80			
<45 45-54 55-59	\$101.45 113.50 122.24	\$162.58 178.73 189.94	194.51 209.11	257.63 271.56	284.80			
<45 45-54 55-59 60-64	\$101.45 113.50 122.24 129.31	\$162.58 178.73 189.94 201.95	194.51 209.11 208.08	257.63 271.56 291.50	284.80 305.84 318.89			
<45 45-54 55-59 60-64 65-69 70-74	\$101.45 113.50 122.24 129.31 78.15	\$162.58 178.73 189.94 201.95 97.56	194.51 209.11 208.08 145.42	257.63 271.56 291.50 216.26	284.80 305.84 318.89 239.75			

Monthly rates for existing Clients age 75 and over

Single renewal rate								
75-79	\$105.73	\$126.16	\$188.04	\$245.17	\$288.46			
80-84	113.20	135.11	177.92	243.06	272.90			
85+	138.13	164.84	184.92	287.72	290.60			
Couple renewal rate per person								
75-79	\$90.96	\$113.56	\$169.25	\$220.66	\$259.60			
80-84	97.81	121.60	160.14	218.76	245.63			
85+	120.37	148.36	166.44	258.94	261.53			

Additional Information

- To calculate the monthly rate for your family, use the rates for the age of each person. Child rates apply to each child covered.
- Couple rates apply when you want to insure yourself and your spouse or partner. We use your ages to calculate the rates.
- To get an annual rate, multiply the monthly rate by 12.
- We may issue policies up to age 74.
- Rates increase as you move into the next age band when we renew your policy. We review and may change the rates annually.
- Rates vary by province. Contact us when you're moving to another province to get your new rate.
 We'll use the new rate as soon as you move.
- We've prepared this rate sheet for your information. It's not an offer to provide insurance. It doesn't form part of any policy that we may issue.

