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	\$119.83	\$191.00	\$201.80	\$264.76	\$288.34			
45-54	133.78	214.02	219.27	310.78	325.26			
55-59	143.31	226.26	235.49	326.27	353.98			
60-64	153.77	235.25	237.60	354.73	368.51			
65-69	107.99	144.83	184.18	308.08	311.16			
70-74	122.02	156.20	208.12	296.69	318.17			
Couple rate (per person)								
				¢220.21	****			
<45	\$104.86	\$171.91	\$181.64	\$238.31	\$259.46			
<45 45-54	\$104.86 117.83	\$171.91 192.62	\$181.64 197.35	\$238.31	\$259.46			
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45-54	117.83	192.62	197.35	279.68	292.72			
45-54 55-59	117.83 126.64	192.62 203.63	197.35 211.94	279.68 293.65	292.72 318.58			
45-54 55-59 60-64	117.83 126.64 136.01	192.62 203.63 211.72	197.35 211.94 213.85	279.68 293.65 319.26	292.72 318.58 331.68			
45-54 55-59 60-64 65-69 70-74	117.83 126.64 136.01 94.19	192.62 203.63 211.72 130.33	197.35 211.94 213.85 165.76	279.68 293.65 319.26 277.27	292.72 318.58 331.68 280.07			

Monthly rates for existing Clients age 75 and over

Single renewal rate							
75-79	\$125.67	\$176.18	\$214.35	\$314.29	\$327.68		
80-84	143.72	192.71	221.44	332.76	338.52		
85+	183.42	245.57	248.03	411.96	416.08		
Couple renewal rate per person							
75-79	\$109.62	\$158.56	\$192.91	\$282.85	\$294.92		
80-84	125.92	173.43	199.30	299.50	304.67		
85+	161.86	221.03	223.21	370.76	374.47		

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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.

