

Health Coverage Choice

NEWFOUNDLAND AND LABRADOR

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	\$130.77	\$198.22	\$216.87	\$285.47	\$307.68
45-54	146.99	223.26	237.03	337.30	349.19
55-59	156.89	234.61	246.01	352.52	373.50
60-64	168.95	256.72	259.29	384.29	395.56
65-69	108.49	185.24	198.27	314.26	317.40
70-74	122.58	200.58	213.88	302.65	316.86
Couple rate (per person)					
<45	\$114.83	\$178.37	\$195.19	\$256.94	\$276.92
45-54	129.70	200.93	213.34	303.53	314.29
55-59	138.85	211.18	221.41	317.28	336.14
60-64	149.78	231.05	233.37	345.86	355.99
65-69	95.32	166.71	178.44	282.83	285.68
70-74	107.71	180.53	192.49	272.40	285.17
Child rate (per child)					
0-20	\$51.27	\$92.27	\$102.74	\$140.82	\$156.71

Monthly rates for existing Clients age 75 and over

Single renewal rate					
75-79	\$126.25	\$215.55	\$234.95	\$320.62	\$341.90
80-84	143.87	233.10	235.43	338.33	343.04
85+	192.71	260.21	262.81	407.84	411.92
Couple renewal rate per person					
75-79	\$110.95	\$194.00	\$211.46	\$288.56	\$307.73
80-84	126.94	209.79	211.88	304.49	308.75
85+	171.48	234.18	236.52	367.03	370.73

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.