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	\$138.65	\$215.76	\$228.74	\$293.87	\$358.42			
45-54	155.53	243.13	249.54	347.66	426.62			
55-59	166.38	256.32	267.39	364.27	442.19			
60-64	178.72	278.47	281.25	396.55	472.37			
65-69	148.82	221.32	248.69	354.73	394.90			
70-74	168.14	250.11	268.24	364.40	398.51			
Couple rate (per person)								
Couple rat	te (per perso	n)						
Couple rat	<mark>te (per perso</mark> \$122.14	n) \$194.17	\$205.86	\$264.50	\$322.54			
			\$205.86 224.61	\$264.50 312.90	\$322.54 383.96			
<45	\$122.14	\$194.17						
<45 45-54	\$122.14 137.68	\$194.17 218.83	224.61	312.90	383.96			
<45 45-54 55-59	\$122.14 137.68 147.76	\$194.17 218.83 230.70	224.61 240.64	312.90 327.83	383.96 397.99			
<45 45-54 55-59 60-64	\$122.14 137.68 147.76 158.98	\$194.17 218.83 230.70 250.60	224.61 240.64 253.13	312.90 327.83 356.92	383.96 397.99 425.12			
<45 45-54 55-59 60-64 65-69 70-74	\$122.14 137.68 147.76 158.98 130.93	\$194.17 218.83 230.70 250.60 199.21	224.61 240.64 253.13 223.81	312.90 327.83 356.92 319.28	383.96 397.99 425.12 355.40			

Monthly rates for existing Clients age 75 and over

Single renewal rate							
75-79	\$173.19	\$269.37	\$294.72	\$391.69	\$434.40		
80-84	196.02	278.37	291.18	406.39	441.61		
85+	254.17	311.50	314.62	502.98	552.16		
Couple renewal rate per person							
75-79	\$152.39	\$242.42	\$265.23	\$352.54	\$390.98		
80-84	172.36	250.54	262.06	365.74	397.45		
85+	225.60	280.35	283.16	452.69	496.92		

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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.

