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.

