

Health Coverage Choice

ONTARIO

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	\$119.17	\$165.82	\$219.26	\$264.91	\$308.53
45-54	136.00	197.64	236.63	306.16	356.57
55-59	142.93	205.74	247.65	326.36	380.16
60-64	165.80	239.39	264.79	359.90	407.71
65-69	130.09	172.54	209.01	262.19	303.32
70-74	160.01	212.23	261.10	275.63	321.35
Couple rate (per person)					
<45	\$104.58	\$149.26	\$197.37	\$238.44	\$277.69
45-54	119.89	177.89	212.99	275.52	320.93
55-59	126.82	185.16	222.90	293.76	342.12
60-64	147.70	215.46	238.32	323.92	366.94
65-69	118.27	155.29	188.11	235.96	273.01
70-74	133.66	191.00	234.99	248.06	289.21
Child rate (per child)					
0-20	\$51.84	\$74.98	\$108.75	\$118.18	\$156.59

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.

Monthly rates for existing Clients age 75 and over

Single renewal rate					
75-79	\$164.81	\$218.61	\$283.07	\$283.90	\$331.01
80-84	165.00	218.84	268.02	285.68	314.04
85+	184.39	244.53	281.09	311.78	328.64
Couple renewal rate per person					
75-79	\$137.66	\$196.74	\$254.78	\$255.52	\$297.90
80-84	138.20	196.96	241.24	257.11	282.65
85+	155.49	220.08	252.99	280.62	295.79