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	\$132.34	\$196.26	\$219.84	\$283.08	\$311.17			
45-54	148.94	222.17	240.46	335.83	353.48			
55-59	159.01	233.80	252.18	351.40	378.13			
60-64	171.53	261.01	266.06	384.08	400.86			
65-69	109.42	189.65	202.31	288.54	303.24			
70-74	123.65	205.73	218.30	277.88	304.26			
Couple rate (per person)								
Couple rat	te (per perso	on)						
Couple rat <45	te (per perso \$116.18	on) \$176.64	\$197.86	\$254.77	\$280.06			
-			\$197.86 216.40	\$254.77 302.27	\$280.06 318.13			
<45	\$116.18	\$176.64		• •				
<45 45-54	\$116.18 131.65	\$176.64 199.91	216.40	302.27	318.13			
<45 45-54 55-59	\$116.18 131.65 140.96	\$176.64 199.91 210.42	216.40 226.95	302.27 316.22	318.13 340.32			
<45 45-54 55-59 60-64	\$116.18 131.65 140.96 152.17	\$176.64 199.91 210.42 234.91	216.40 226.95 239.47	302.27 316.22 345.68	318.13 340.32 360.77			
<45 45-54 55-59 60-64 65-69 70-74	\$116.18 131.65 140.96 152.17 95.46	\$176.64 199.91 210.42 234.91 170.68	216.40 226.95 239.47 182.07	302.27 316.22 345.68 259.72	318.13 340.32 360.77 272.90			

Monthly rates for existing Clients age 75 and over

Single renewal rate								
75-79	\$127.36	\$220.72	\$239.70	\$294.41	\$328.32			
80-84	144.62	234.32	236.66	309.58	327.44			
85+	195.80	264.39	267.03	398.15	402.13			
Couple renewal rate per person								
75-79	\$111.12	\$198.66	\$215.72	\$264.98	\$295.50			
80-84	126.16	210.91	213.00	278.60	294.71			
85+	172.32	237.96	240.33	358.34	361.90			

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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.

