

Health Coverage Choice

QUEBEC

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	\$95.18	\$109.61	\$162.39	\$147.13	\$230.72
45-54	102.15	131.10	182.17	172.61	272.28
55-59	108.86	142.64	190.00	180.95	289.70
60-64	110.73	153.02	197.03	194.10	303.60
65-69	96.68	136.42	178.65	195.52	273.05
70-74	110.90	138.04	186.14	204.41	286.08
Couple rate (per person)					
<45	\$82.27	\$98.66	\$146.15	\$132.46	\$207.66
45-54	88.82	117.98	163.94	155.34	245.04
55-59	95.09	128.39	170.99	162.90	260.75
60-64	96.74	137.72	177.32	174.70	273.25
65-69	84.63	122.79	160.79	175.97	245.74
70-74	97.71	124.26	167.53	183.98	257.45
Child rate (per child)					
0-20	\$36.43	\$62.77	\$92.33	\$80.62	\$129.04

Monthly rates for existing Clients age 75 and over

Single renewal rate					
75-79	\$114.22	\$147.56	\$197.48	\$219.70	\$307.79
80-84	126.48	148.55	191.31	233.12	304.99
85+	163.12	191.61	235.01	287.62	338.57
Couple renewal rate per person					
75-79	\$100.62	\$132.81	\$177.73	\$197.72	\$277.01
80-84	111.72	133.69	172.19	209.82	274.50
85+	145.55	172.44	211.50	258.88	304.70

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.