Effective April 1, 2025

Monthly rates for new and existing Clients

Age	Basic Plan with Dental	Standard Plan	Standard Plan with Dental	Enhanced Plan	Enhanced Plan with Dental	Semi- Private Hospital			
Single rate									
<30	\$58.20	\$98.04	\$136.12	\$143.00	\$209.58	\$1.27			
30-44	59.48	98.04	136.12	143.00	209.58	1.63			
45-54	66.41	114.53	162.13	149.34	249.40	1.63			
55-59	70.45	110.11	154.40	147.22	238.10	2.51			
60-64	75.20	118.55	167.78	165.24	249.08	2.86			
65-69	64.36	77.60	112.81	104.36	195.14	1.44			
Couple rate (per person)									
<30	\$52.38	\$88.22	\$122.52	\$128.69	\$188.64	\$1.15			
30-44	53.54	88.22	122.52	128.69	188.64	1.46			
45-54	59.76	103.08	145.92	134.40	224.45	1.46			
55-59	63.42	99.10	138.96	132.49	214.30	2.26			
60-64	67.79	106.68	151.02	148.70	224.17	2.59			
65-69	57.91	69.85	101.52	93.92	175.63	1.28			
Child rate (per child)									
0-20	\$28.53	\$40.09	\$55.64	\$51.37	\$78.92	\$0.99			

Monthly rates for existing Clients age 70 and over

Single renewal rate									
70-74	\$72.08	\$91.55	\$133.06	\$123.29	\$208.27	\$1.81			
75-79	77.11	89.08	129.49	120.06	193.18	2.15			
80-84	82.36	96.16	139.75	129.64	208.55	2.58			
85+	97.83	114.25	166.07	154.39	248.38	4.50			
Couple renewal rate per person									
70-74	\$64.88	\$82.39	\$119.75	\$110.98	\$187.44	\$1.62			
75-79	69.43	80.17	116.54	108.07	173.84	1.95			
80-84	74.13	86.53	125.78	116.69	187.72	2.30			
85+	88.05	102.84	149.46	138.95	223.55	4.04			

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.
- When you choose semi-private room coverage, remember to add the rate.
- To get an annual rate, multiply the monthly rate by 12.
- We may issue policies up to age 69.
- 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.

