

Personal Health Insurance

NEWFOUNDLAND AND LABRADOR

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	\$52.73	\$92.04	\$127.81	\$111.78	\$175.40	\$2.00
30-44	53.49	92.04	127.81	111.78	175.40	2.34
45-54	67.49	117.18	165.90	136.96	227.66	2.51
55-59	79.94	124.97	173.50	149.88	242.02	3.79
60-64	93.15	144.01	197.94	173.95	253.54	4.51
65-69	101.82	133.67	194.29	151.67	238.32	6.47
Couple rate (per person)						
<30	\$47.47	\$82.85	\$115.03	\$100.60	\$157.87	\$1.81
30-44	48.14	82.85	115.03	100.60	157.87	2.11
45-54	60.74	105.46	149.29	123.26	204.88	2.26
55-59	71.94	112.49	156.16	134.88	217.80	3.40
60-64	83.84	129.61	178.15	156.55	228.19	4.03
65-69	91.65	120.30	174.85	136.50	214.48	5.69
Child rate (per child)						
0-20	\$21.74	\$35.63	\$49.51	\$39.01	\$66.24	\$0.99

Monthly rates for existing Clients age 70 and over

Single renewal rate						
70-74	\$114.25	\$150.07	\$230.26	\$174.12	\$257.70	\$8.07
75-79	122.39	146.18	236.09	180.73	251.10	9.69
80-84	130.83	164.90	254.98	199.21	271.24	11.50
85+	155.73	188.02	303.67	237.32	307.00	20.22
Couple renewal rate per person						
70-74	\$102.84	\$135.07	\$207.24	\$156.71	\$231.92	\$7.24
75-79	110.16	131.57	212.47	162.66	225.98	8.74
80-84	117.77	148.42	229.48	179.30	244.10	10.35
85+	140.15	169.22	273.29	213.60	276.29	18.21

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.