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	\$53.44	\$110.52	\$146.78	\$155.70	\$244.16	\$0.72			
30-44	54.63	110.52	146.78	155.70	244.16	0.72			
45-54	60.98	129.11	179.27	161.50	274.34	0.72			
55-59	64.71	127.40	172.38	161.20	261.92	1.27			
60-64	69.06	145.26	185.53	177.94	265.99	1.44			
65-69	49.08	82.32	119.64	101.36	196.99	2.00			
Couple rate (per person)									
<30	\$47.86	\$99.47	\$132.11	\$140.15	\$219.77	\$0.65			
30-44	48.93	99.47	132.11	140.15	219.77	0.65			
45-54	54.63	116.18	161.35	145.36	246.91	0.65			
55-59	57.96	114.66	155.15	145.08	235.72	1.15			
60-64	61.98	130.74	166.98	160.15	239.40	1.28			
65-69	44.18	74.09	107.68	91.21	177.30	1.81			
Child rate (per child)									
0-20	\$21.40	\$33.54	\$46.55	\$41.09	\$69.79	\$0.72			

Monthly rates for existing Clients age 70 and over

Single renewal rate									
70-74	\$54.96	\$92.26	\$134.11	\$111.47	\$202.28	\$2.46			
75-79	58.75	89.80	130.52	110.83	197.09	2.97			
80-84	62.75	96.90	140.84	119.69	212.86	3.50			
85+	74.42	115.20	167.42	142.49	253.40	6.18			
Couple renewal rate per person									
70-74	\$49.47	\$83.03	\$120.71	\$100.32	\$182.04	\$2.22			
75-79	52.89	80.82	117.49	99.76	177.38	2.67			
80-84	56.46	87.22	126.76	107.71	191.57	3.17			
85+	66.98	103.68	150.68	128.23	228.06	5.56			

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.

