

# Personal Health Insurance

## QUEBEC

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
<b>Single rate</b>						
<30	\$46.87	\$84.16	\$114.36	\$95.75	\$156.47	\$2.04
30-44	49.34	84.16	114.36	95.75	156.47	2.47
45-54	61.27	95.59	133.67	125.28	204.65	2.47
55-59	65.50	101.60	138.04	119.39	195.06	3.77
60-64	71.60	112.93	149.27	125.35	204.83	4.63
65-69	68.57	103.92	140.42	119.12	193.57	6.52
<b>Couple rate (per person)</b>						
<30	\$42.17	\$75.74	\$102.94	\$86.16	\$140.82	\$1.82
30-44	44.29	75.74	102.94	86.16	140.82	2.21
45-54	55.12	86.03	120.32	112.73	184.19	2.21
55-59	58.93	91.43	124.24	107.44	175.55	3.39
60-64	64.42	101.64	134.34	112.84	184.34	4.17
65-69	61.72	93.54	126.38	107.21	174.22	5.86
<b>Child rate (per child)</b>						
0-20	\$20.79	\$34.98	\$47.56	\$40.56	\$66.23	\$11.57

### Monthly rates for existing Clients age 70 and over

<b>Single renewal rate</b>						
70-74	\$76.86	\$116.62	\$162.53	\$133.76	\$228.85	\$8.53
75-79	82.29	113.54	161.51	130.32	222.94	10.28
80-84	87.92	122.58	174.36	140.78	240.82	12.18
85+	104.56	153.16	207.50	167.72	286.91	21.39
<b>Couple renewal rate per person</b>						
70-74	\$69.17	\$104.95	\$146.27	\$120.38	\$205.97	\$7.67
75-79	74.08	102.19	145.36	117.30	200.64	9.24
80-84	79.12	110.33	156.91	126.70	216.73	10.96
85+	94.11	137.84	186.74	150.96	258.22	19.27

### 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.