

Personal Health Insurance

BRITISH COLUMBIA

Effective April 1 2024

Monthly rates for new and existing Clients

Age	Basic Plan	Standard Plan	Standard Plan with Dental	Enhanced Plan	Enhanced Plan with Dental	Semi-Private Hospital
Single rate						
<30	\$57.53	\$88.09	\$115.83	\$120.95	\$172.19	\$1.54
30-44	57.53	88.09	115.83	120.95	172.19	1.72
45-54	66.12	102.28	130.64	133.02	199.15	1.72
55-59	68.90	100.48	128.57	129.67	193.56	2.68
60-64	71.02	107.32	134.98	139.98	199.45	3.24
65-69	61.83	76.68	105.54	96.14	154.64	4.61
Couple rate (per person)						
<30	51.77	79.27	104.24	108.85	154.98	1.38
30-44	51.77	79.27	104.24	108.85	154.98	1.56
45-54	59.49	92.05	117.57	119.72	179.24	1.56
55-59	62.01	90.44	115.71	116.70	174.20	2.42
60-64	63.92	96.59	121.48	125.99	179.51	2.93
65-69	55.66	69.01	95.00	86.53	139.17	4.13
Child rate (per child)						
0-20	19.73	31.54	41.48	51.11	78.54	1.38

Monthly rates for existing Clients age 70 and over

Single renewal rate						
70-74	69.26	84.13	115.84	107.87	173.53	5.59
75-79	74.12	83.53	114.98	105.08	169.04	6.90
80-84	79.25	90.22	124.20	113.48	182.59	8.20
85+	95.09	108.27	149.03	135.16	217.43	14.39
Couple renewal rate per person						
70-74	62.34	75.72	104.26	97.09	156.18	5.16
75-79	66.59	75.19	103.50	94.57	152.14	6.20
80-84	71.31	81.20	111.78	102.14	164.33	7.38
85+	85.59	97.45	134.12	121.65	195.70	12.94

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.