

# Personal Health Insurance

QUEBEC

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
<b>Single rate</b>						
<30	\$46.87	\$70.13	\$95.30	\$79.79	\$130.39	\$2.04
30-44	49.34	70.13	95.30	79.79	130.39	2.47
45-54	61.27	79.66	111.39	104.40	170.54	2.47
55-59	65.50	84.67	115.03	99.49	162.55	3.77
60-64	71.60	94.11	124.39	104.46	170.69	4.63
65-69	68.57	86.60	117.02	99.27	161.31	6.52
<b>Couple rate (per person)</b>						
<30	42.17	63.12	85.78	71.80	117.35	1.82
30-44	44.29	63.12	85.78	71.80	117.35	2.21
45-54	55.12	71.69	100.27	93.94	153.49	2.21
55-59	58.93	76.19	103.53	89.53	146.29	3.39
60-64	64.42	84.70	111.95	94.03	153.62	4.17
65-69	61.72	77.95	105.32	89.34	145.18	5.86
<b>Child rate (per child)</b>						
0-20	20.79	29.15	39.63	33.80	55.19	11.57

## Monthly rates for existing Clients age 70 and over

<b>Single renewal rate</b>						
70-74	76.86	97.18	135.44	111.47	190.71	8.53
75-79	82.29	94.62	134.59	108.60	185.78	10.28
80-84	87.92	102.15	145.30	117.32	200.68	12.18
85+	104.56	127.63	172.92	139.77	239.09	21.39
<b>Couple renewal rate per person</b>						
70-74	69.17	87.46	121.89	100.32	171.64	7.67
75-79	74.08	85.16	121.13	97.75	167.20	9.24
80-84	79.12	91.94	130.76	105.58	180.61	10.96
85+	94.11	114.87	155.62	125.80	215.18	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.