

Personal Health Insurance

ONTARIO

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 | \$61.32 | \$93.81 | \$126.62 | \$124.41 | \$199.46 | \$13.93 |
| 30-44 | 61.32 | 93.81 | 126.62 | 136.04 | 199.46 | 16.31 |
| 45-54 | 70.93 | 107.98 | 148.49 | 143.89 | 235.44 | 16.78 |
| 55-59 | 75.46 | 107.07 | 141.88 | 143.27 | 226.53 | 25.61 |
| 60-64 | 80.91 | 113.73 | 155.02 | 159.89 | 236.26 | 31.12 |
| 65-69 | 67.05 | 72.26 | 107.30 | 92.74 | 168.52 | 45.67 |
| Couple rate (per person) | | | | | | |
| <30 | 55.19 | 84.43 | 113.96 | 111.96 | 179.51 | 12.54 |
| 30-44 | 55.19 | 84.43 | 113.96 | 122.42 | 179.51 | 14.71 |
| 45-54 | 63.84 | 97.17 | 133.63 | 129.48 | 211.90 | 15.09 |
| 55-59 | 67.92 | 96.37 | 127.69 | 128.95 | 203.89 | 23.05 |
| 60-64 | 72.83 | 102.35 | 139.51 | 143.90 | 212.64 | 28.02 |
| 65-69 | 60.35 | 65.04 | 96.58 | 83.46 | 151.67 | 41.10 |
| Child rate (per child) | | | | | | |
| 0-20 | 28.43 | 38.62 | 53.62 | 55.52 | 94.30 | 6.34 |

Monthly rates for existing Clients age 70 and over

| | | | | | | |
|---------------------------------------|--------|--------|--------|--------|--------|--------|
| Single renewal rate | | | | | | |
| 70-74 | 77.96 | 94.13 | 136.82 | 129.47 | 212.16 | 56.79 |
| 75-79 | 83.47 | 91.66 | 133.23 | 126.12 | 206.73 | 68.53 |
| 80-84 | 89.19 | 100.90 | 143.78 | 136.25 | 223.32 | 81.30 |
| 85+ | 106.01 | 117.67 | 162.48 | 162.32 | 266.02 | 142.79 |
| Couple renewal rate per person | | | | | | |
| 70-74 | 70.17 | 84.72 | 123.13 | 116.52 | 190.95 | 51.11 |
| 75-79 | 75.13 | 82.49 | 119.90 | 113.50 | 186.06 | 61.66 |
| 80-84 | 80.27 | 90.80 | 129.41 | 122.63 | 200.99 | 73.15 |
| 85+ | 95.42 | 105.89 | 146.23 | 146.08 | 239.44 | 128.51 |

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.