

Personal Health Insurance

NEWFOUNDLAND AND LABRADOR

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	\$52.73	\$76.70	\$106.51	\$93.15	\$146.17	\$2.00
30-44	53.49	76.70	106.51	93.15	146.17	2.34
45-54	67.49	97.65	138.25	114.13	189.72	2.51
55-59	79.94	104.14	144.58	124.90	201.68	3.79
60-64	93.15	120.01	164.95	144.96	211.28	4.51
65-69	101.82	111.39	161.91	126.39	198.60	6.47
Couple rate (per person)						
<30	47.47	69.04	95.86	83.83	131.56	1.81
30-44	48.14	69.04	95.86	83.83	131.56	2.11
45-54	60.74	87.88	124.41	102.72	170.73	2.26
55-59	71.94	93.74	130.13	112.40	181.50	3.40
60-64	83.84	108.01	148.46	130.46	190.16	4.03
65-69	91.65	100.25	145.71	113.75	178.73	5.69
Child rate (per child)						
0-20	21.74	29.69	41.26	32.51	55.20	0.99

Monthly rates for existing Clients age 70 and over

Single renewal rate						
70-74	114.25	125.06	191.88	145.10	214.75	8.07
75-79	122.39	121.82	196.74	150.61	209.25	9.69
80-84	130.83	137.42	212.48	166.01	226.03	11.50
85+	155.73	156.68	253.06	197.77	255.83	20.22
Couple renewal rate per person						
70-74	102.84	112.56	172.70	130.59	193.27	7.24
75-79	110.16	109.64	177.06	135.55	188.32	8.74
80-84	117.77	123.68	191.23	149.42	203.42	10.35
85+	140.15	141.02	227.74	178.00	230.24	18.21

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.