

# Personal Health Insurance



## NEWFOUNDLAND AND LABRADOR

### Monthly rates for new and existing Clients

Effective February 21, 2022

Age	Basic Plan	Standard Plan	Standard Plan with Dental	Enhanced Plan	Enhanced Plan with Dental	Semi-Private Hospital
<b>Single rate</b>						
<30	\$52.73	\$63.92	\$88.76	\$77.62	\$121.81	\$2.00
30-44	53.49	63.92	88.76	77.62	121.81	2.34
45-54	67.49	81.38	115.21	95.11	158.10	2.51
55-59	79.94	97.33	135.12	116.72	188.48	3.79
60-64	93.15	112.16	154.16	135.47	197.46	4.51
65-69	101.82	101.26	147.19	114.90	180.54	6.47
<b>Couple rate (per person)</b>						
<30	47.47	57.53	79.88	69.85	109.63	1.81
30-44	48.14	57.53	79.88	69.85	109.63	2.11
45-54	60.74	73.23	103.68	85.60	142.28	2.26
55-59	71.94	87.61	121.62	105.05	169.62	3.40
60-64	83.84	100.94	138.75	121.92	177.72	4.03
65-69	91.65	91.14	132.47	103.41	162.48	5.69
<b>Child rate (per child)</b>						
0-20	21.74	24.74	34.38	27.09	46.00	0.99

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

<b>Single renewal rate</b>						
70-74	114.25	113.69	174.43	131.91	195.23	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
<b>Couple renewal rate per person</b>						
70-74	102.84	102.33	157.00	118.72	175.70	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.