

Personal Health Insurance

NOVA SCOTIA

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	\$49.21	\$72.38	\$100.49	\$85.73	\$145.63	\$5.05
30-44	49.96	72.38	100.49	85.73	145.63	5.61
45-54	60.37	91.55	127.13	100.33	178.92	5.93
55-59	66.75	91.88	127.55	107.79	183.08	8.98
60-64	74.18	104.41	138.07	118.91	192.37	10.95
65-69	58.44	68.09	100.47	96.60	163.25	15.45
Couple rate (per person)						
<30	44.28	65.13	90.44	77.16	131.07	4.54
30-44	44.97	65.13	90.44	77.16	131.07	5.17
45-54	54.34	82.41	114.42	90.31	161.03	5.32
55-59	60.07	82.69	114.79	97.01	164.77	8.09
60-64	66.76	93.97	124.26	107.02	173.13	9.86
65-69	52.62	61.29	90.41	86.95	146.92	13.89
Child rate (per child)						
0-20	21.74	29.69	41.26	32.51	55.20	2.44

Monthly rates for existing Clients age 70 and over

Single renewal rate						
70-74	65.44	84.74	102.46	123.27	160.08	19.21
75-79	70.07	82.39	98.64	122.36	155.72	23.19
80-84	74.89	89.01	106.57	132.16	168.16	27.49
85+	89.18	105.88	126.76	157.26	200.12	48.32
Couple renewal rate per person						
70-74	58.90	76.27	92.21	110.95	144.07	17.31
75-79	63.06	74.15	88.78	110.13	140.14	20.90
80-84	67.44	80.12	95.90	118.95	151.34	24.78
85+	80.23	95.29	114.08	141.55	180.11	43.49

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.