Health Coverage Choice

NEWFOUNDLAND AND LABRADOR

Effective April 1, 2024



Monthly rates for new and existing Clients

Age	HCC A	HCC B No dental	HCC B Dental	HCC C No dental	HCC C Dental		
Single rate							
<45	\$119.25	\$165.18	\$195.97	\$237.89	\$256.40		
45-54	134.04	186.05	214.18	281.08	290.99		
55-59	143.07	195.51	222.30	293.77	311.25		
60-64	154.06	215.41	234.30	320.24	329.63		
65-69	100.04	155.39	181.37	261.88	263.17		
70-74	113.04	168.26	195.65	252.21	264.05		
Couple rate (per person)							
<45	104.71	148.64	176.38	214.12	230.77		
45-54	118.27	167.44	192.78	252.94	261.91		
55-59	126.62	175.98	200.07	264.40	280.12		
60-64	136.58	193.87	210.88	288.22	296.66		
65-69	87.90	139.85	163.23	235.69	236.87		
70-74	99.32	151.44	176.08	227.00	237.64		
Child rate (per child)							
0-20	46.75	76.89	92.84	117.35	130.59		

Monthly rates for existing Clients age 75 and over

Single renewal rate								
75-79	116.42	180.82	214.92	267.18	284.92			
80-84	132.67	197.52	215.36	281.94	285.87			
85+	177.71	253.02	240.40	339.87	340.72			
Couple renewal rate per person								
75-79	102.31	162.74	193.43	240.47	256.44			
80-84	117.06	177.76	193.82	253.74	257.29			
85+	158.13	227.71	216.36	305.86	306.65			

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.
- To get an annual rate, multiply the monthly rate by 12.
- We may issue policies up to age 74.
- 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.

