

Health Coverage Choice

NOVA SCOTIA

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	\$117.16	\$161.24	\$179.99	\$216.26	\$253.75
45-54	131.73	178.90	196.68	256.46	287.92
55-59	140.74	192.52	204.32	268.63	308.20
60-64	151.86	208.58	220.15	293.87	326.77
65-69	96.06	132.20	155.56	230.82	233.54
70-74	108.56	149.41	172.40	225.84	233.19
Couple rate (per person)					
<45	102.79	145.13	162.01	194.62	228.37
45-54	116.31	161.02	177.02	230.82	259.13
55-59	124.67	173.28	183.90	241.77	277.38
60-64	134.75	187.73	198.12	264.49	294.09
65-69	84.26	119.00	140.00	207.73	210.18
70-74	95.21	134.48	155.15	203.25	209.87
Child rate (per child)					
0-20	47.07	74.92	93.33	114.81	131.01

Monthly rates for existing Clients age 75 and over

Single renewal rate					
75-79	111.82	153.91	183.17	244.25	252.82
80-84	127.81	175.92	181.71	257.91	259.45
85+	172.89	216.33	210.49	305.73	284.74
Couple renewal rate per person					
75-79	98.07	138.52	164.86	219.80	227.56
80-84	112.24	158.33	163.54	232.15	233.51
85+	153.21	194.69	189.45	275.16	256.26

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.