

RATES EFFECTIVE: AUGUST 1, 2023
Monthly premium rates (in \$)
Term life insurance

Monthly per \$25,000

Age band	Non-smoker male	Non-smoker female	Smoker male	Smoker female
Under 25	\$1.64	\$1.19	\$2.37	\$1.85
25-29	1.64	1.19	2.37	1.85
30-34	1.70	1.33	2.91	2.18
35-39	2.21	1.62	4.03	2.78
40-44	3.31	2.57	6.58	4.59
45-49	5.03	3.65	9.89	6.60
50-54	7.58	5.41	14.67	9.51
55-59	12.41	8.73	21.80	15.09
60-64	17.77	12.65	36.80	22.84
65-69	27.87	19.85	64.77	34.45

Critical illness insurance

Monthly per \$10,000

Age band	Non-smoker male	Non-smoker female	Smoker male	Smoker female
Under 25	\$2.07	\$1.96	\$2.68	\$2.37
25-29	2.07	1.96	2.68	2.37
30-34	2.16	2.75	3.04	3.74
35-39	2.62	3.45	4.04	5.53
40-44	3.83	4.70	7.12	8.91
45-49	5.47	5.68	11.69	11.86
50-54	8.89	7.59	21.95	16.57
55-59	12.39	9.00	23.23	19.00
60-64	20.38	12.75	51.28	24.43
65-69	33.51	18.07	113.19	31.41

Accidental death & dismemberment (AD&D) insurance rider

The monthly premium rate per \$25,000 of AD&D coverage is \$2.50.

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Extended health care (EHC) insurance – basic option (EHC only)

Single

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
0-29	\$55.56	\$54.93	\$47.20	\$50.23	\$50.35	\$46.98	\$58.53	\$49.72	\$44.74	\$51.21	\$51.02
30-44	56.79	54.93	48.13	51.65	51.06	47.69	58.53	49.72	47.10	51.21	52.15
45-54	63.40	63.11	56.30	64.39	64.43	57.62	67.72	60.06	58.49	58.91	58.22
55-59	67.26	65.78	59.06	75.74	76.32	63.74	72.05	69.29	62.53	62.56	61.77
60-64	71.79	67.81	63.29	84.91	88.92	70.83	77.26	73.27	68.35	67.13	65.93
65-69	61.33	58.91	66.43	87.23	97.02	55.68	63.90	76.33	65.34	68.84	46.77
70-74*	68.67	65.99	78.59	97.70	108.86	62.35	74.29	85.59	73.23	77.82	52.37
75-79*	73.46	70.63	84.15	104.52	116.62	66.76	79.54	91.65	78.42	83.34	55.99
80-84*	79.25	76.26	90.81	112.91	125.91	72.07	85.84	98.93	84.61	89.91	60.37
85-99*	94.15	91.51	107.96	146.79	149.86	85.83	102.01	117.66	100.62	106.94	71.61

Couple (Rate per person)

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
0-29	\$50.00	\$49.42	\$42.48	\$45.22	\$45.32	\$42.28	\$52.68	\$44.73	\$40.27	\$46.09	\$45.69
30-44	51.12	49.42	43.33	46.48	45.97	42.94	52.68	44.73	42.29	46.09	46.71
45-54	57.06	56.80	50.68	57.95	57.99	51.86	60.95	54.06	52.63	53.02	52.15
55-59	60.54	59.21	53.16	68.15	68.68	57.36	64.85	62.37	56.27	56.30	55.35
60-64	64.71	61.02	56.99	76.41	80.04	63.75	69.53	65.95	61.49	60.41	59.18
65-69	55.18	53.05	59.77	78.49	87.33	50.14	57.50	68.70	58.81	61.96	42.10
70-74*	61.83	59.40	70.75	87.94	97.99	56.13	66.85	77.03	65.89	70.03	47.14
75-79*	66.14	63.45	75.73	94.07	104.96	60.09	71.58	82.48	70.58	75.02	50.39
80-84*	71.34	68.62	81.73	101.62	113.33	64.90	77.25	89.06	76.15	80.92	54.34
85-99*	84.73	82.37	97.17	132.10	134.87	77.21	91.82	105.91	90.57	96.21	64.45

Dependant (rate per child)

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
\$27.23	\$18.83	\$17.82	\$22.25	\$20.74	\$20.74	\$27.14	\$20.74	\$19.85	\$16.61	\$20.43

* Renewal rates for existing members only.

Rates are calculated based on your age, gender and smoking status as of the effective date of coverage. Rates are reviewed every year, may change, and will increase as you move into the next age band. Age calculation is made at Policy Anniversary of each year.

EHC and dental insurance – basic option

Single

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
0-29	\$57.29	\$56.62	\$48.66	\$51.80	\$51.91	\$48.42	\$60.35	\$51.25	\$46.13	\$52.80	\$52.60
30-44	58.53	56.62	49.62	53.24	52.65	49.18	60.35	51.25	48.56	52.80	53.77
45-54	65.36	65.07	58.04	66.38	66.43	59.42	69.82	61.93	60.30	60.73	60.03
55-59	69.34	67.82	60.89	78.07	78.69	65.70	74.28	71.44	64.46	64.49	63.68
60-64	74.01	69.90	65.26	87.54	91.68	73.00	79.65	75.53	70.46	69.21	67.96
65-69	63.22	60.74	68.48	89.92	100.02	57.40	65.87	78.69	67.36	70.97	48.22
70-74*	70.80	68.03	81.02	100.71	112.22	64.28	76.58	88.23	75.50	80.23	53.99
75-79*	75.74	72.81	86.75	107.76	120.24	68.83	82.00	94.49	80.83	85.92	57.72
80-84*	81.70	78.63	93.62	116.40	129.79	74.30	88.49	101.98	87.23	92.69	62.26
85-99*	97.07	94.34	111.31	151.34	154.49	88.48	105.17	121.30	103.74	110.24	73.83

Couple (rate per person)

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
0-29	\$51.55	\$50.94	\$43.77	\$46.61	\$46.71	\$43.57	\$54.32	\$46.12	\$41.51	\$47.52	\$47.11
30-44	52.70	50.94	44.67	47.91	47.38	44.26	54.32	46.12	43.59	47.52	48.16
45-54	58.82	58.54	52.23	59.75	59.79	53.47	62.84	55.74	54.26	54.67	53.77
55-59	62.42	61.04	54.81	70.26	70.81	59.13	66.85	64.30	58.00	58.04	57.06
60-64	66.72	62.91	58.74	78.77	82.52	65.71	71.69	67.99	63.40	62.28	61.01
65-69	56.88	54.68	61.63	80.92	90.02	51.69	59.29	70.83	60.62	63.88	43.40
70-74*	63.72	61.23	72.93	90.67	101.01	57.86	68.92	79.40	67.92	72.20	48.59
75-79*	68.20	65.40	78.07	96.98	108.20	61.95	73.80	85.04	72.76	77.34	51.95
80-84*	73.54	70.75	84.26	104.76	116.84	66.91	79.64	91.81	78.49	83.43	56.01
85-99*	87.36	84.92	100.18	136.17	139.03	79.59	94.66	109.17	93.37	99.19	66.45

Dependant (rate per child)

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
\$28.07	\$19.42	\$18.38	\$22.94	\$21.39	\$21.39	\$27.98	\$21.39	\$20.46	\$17.12	\$21.06

* Renewal rates for existing members only.

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EHC and dental insurance – standard option

Single

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
0-29	\$87.30	\$89.39	\$80.24	\$85.01	\$82.77	\$81.22	\$109.83	\$86.93	\$74.30	\$77.56	\$93.50
30-44	87.66	89.56	80.41	85.75	83.11	81.77	112.18	87.64	74.74	77.74	93.50
45-54	104.09	100.80	95.76	110.99	107.35	102.30	129.22	106.33	86.95	92.12	114.04
55-59	111.93	112.03	101.23	128.37	126.75	117.38	146.02	123.87	101.58	98.04	123.48
60-64	121.78	118.03	108.84	144.08	144.79	128.29	162.64	139.80	110.41	107.25	132.96
65-69	82.17	95.21	102.87	131.69	145.47	101.55	137.30	123.59	106.95	95.19	87.61
70-74*	97.03	105.01	115.88	151.74	172.79	106.99	173.64	147.07	124.76	115.74	98.42
75-79*	104.08	115.46	131.07	172.33	195.46	116.12	193.59	167.02	137.33	124.40	105.70
80-84*	112.60	125.54	142.24	188.35	212.24	128.13	216.98	182.38	149.43	134.81	114.40
85-99*	135.25	155.17	173.59	237.45	259.28	168.00	296.03	228.98	184.73	163.21	137.99

Couple (rate per person)

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
0-29	\$78.59	\$80.45	\$72.20	\$76.53	\$74.50	\$73.09	\$98.84	\$78.24	\$66.86	\$69.81	\$84.15
30-44	78.89	80.61	72.38	77.15	74.80	73.71	101.00	78.86	67.25	69.94	84.15
45-54	93.68	90.73	86.16	99.88	96.62	92.06	116.30	95.70	78.25	82.90	102.63
55-59	100.75	100.84	91.12	115.55	114.09	105.65	131.41	111.49	91.44	88.23	111.14
60-64	109.62	106.24	97.99	129.69	130.29	115.46	146.39	125.80	99.36	96.55	119.65
65-69	73.93	85.68	92.60	118.53	130.78	91.39	123.58	111.23	96.26	85.68	78.86
70-74*	87.31	94.64	104.29	136.58	155.49	96.31	156.27	132.38	112.27	104.16	88.59
75-79*	93.69	103.92	117.82	155.10	175.94	104.54	174.22	150.33	123.58	111.97	95.13
80-84*	101.32	112.98	128.01	169.51	191.02	115.34	195.28	164.13	134.48	121.34	102.96
85-99*	121.71	139.64	156.22	213.71	233.36	151.19	266.43	205.96	166.26	146.87	124.20

Dependant (rate per child)

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
\$36.16	\$32.83	\$28.98	\$35.54	\$32.28	\$33.72	\$46.94	\$33.72	\$41.49	\$29.58	\$30.14

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EHC and dental insurance – enhanced option

Single

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
0-29	\$132.96	\$131.38	\$117.85	\$126.39	\$112.20	\$114.80	\$164.19	\$113.72	\$100.33	\$106.70	\$154.15
30-44	133.32	131.55	118.03	127.12	112.55	115.35	166.54	114.42	100.77	106.86	154.15
45-54	158.33	151.87	142.10	148.95	145.52	140.79	194.12	147.80	131.05	134.32	173.10
55-59	170.28	166.34	152.35	170.80	174.31	163.71	216.89	177.04	141.20	148.46	185.85
60-64	178.36	171.88	160.80	186.17	183.13	173.50	230.57	195.72	148.93	151.72	188.89
65-69	140.28	136.60	150.71	183.89	175.96	154.66	189.02	182.81	144.18	148.82	142.15
70-74*	149.98	153.70	177.10	196.93	191.35	155.67	237.28	195.98	171.27	179.41	146.37
75-79*	153.32	165.59	190.46	211.31	206.11	169.17	261.89	212.03	184.66	192.73	157.20
80-84*	165.81	179.67	206.51	232.49	223.78	185.38	290.88	226.72	200.65	208.69	170.09
85-99*	198.88	218.58	250.34	266.64	260.46	236.19	392.37	294.96	245.92	251.51	204.51

Couple (rate per person)

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
0-29	\$119.67	\$118.24	\$106.06	\$113.76	\$101.00	\$103.31	\$147.75	\$102.35	\$90.29	\$96.03	\$138.73
30-44	119.97	118.41	106.23	114.40	101.30	103.94	149.90	102.96	90.69	96.16	138.73
45-54	142.49	136.70	127.88	134.06	130.99	126.70	174.70	133.02	117.94	120.86	155.80
55-59	153.26	149.72	137.12	153.74	156.87	147.33	195.20	159.36	127.08	133.63	167.27
60-64	160.55	154.70	144.74	167.57	164.80	156.16	207.52	176.12	134.05	136.56	169.98
65-69	126.24	122.92	135.65	165.51	158.24	139.19	170.11	164.51	129.77	133.94	127.94
70-74*	134.98	138.46	159.40	177.25	172.19	140.12	213.55	176.40	154.12	161.46	131.74
75-79*	138.00	149.03	171.28	190.20	185.50	152.28	235.68	190.85	166.17	173.46	141.47
80-84*	149.21	161.71	185.86	209.25	201.40	166.87	261.78	204.06	180.58	187.83	153.10
85-99*	179.00	196.72	225.29	239.98	234.44	212.58	353.14	265.33	221.34	226.34	184.05

Dependant (rate per child)

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
\$50.59	\$60.60	\$49.19	\$57.71	\$42.61	\$44.04	\$77.38	\$44.04	\$53.06	\$52.75	\$44.56

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