

Prism Spectra® - Monthly Rates Effective April 1, 2024 Rates and/or benefits are subject to change with thirty (30) days notice to the applicant/policyholder.

NOTE: Prism Spectra Monthly Rates **do not** include the Optional Hospital Accommodation benefit. Please refer to the Optional Hospital rate table for the additional premium required.

S1 Age	BC			AB			SK, MB, NT, YT, NU			ON			QC			NB, NS, PE, NL		
	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$55	\$100	\$137	\$66	\$124	\$172	\$55	\$101	\$140	\$75	\$143	\$193	NA	NA	NA	\$76	\$144	\$197
45-54	\$61	\$114	\$161	\$77	\$148	\$201	\$61	\$115	\$162	\$87	\$166	\$229	NA	NA	NA	\$87	\$164	\$231
55-64	\$75	\$142	\$197	\$92	\$173	\$246	\$77	\$143	\$199	\$108	\$206	\$284	NA	NA	NA	\$105	\$201	\$284
65+	\$51	\$91	\$112	\$63	\$117	\$145	\$51	\$91	\$113	\$103	\$196	\$235	NA	NA	NA	\$67	\$126	\$154

S2

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$117	\$217	\$311	\$122	\$232	\$336	\$95	\$180	\$258	\$134	\$254	\$367	NA	NA	NA	\$121	\$231	\$334
45-54	\$125	\$236	\$342	\$136	\$255	\$375	\$105	\$201	\$285	\$145	\$285	\$406	NA	NA	NA	\$139	\$261	\$368
55-64	\$141	\$270	\$391	\$155	\$291	\$427	\$119	\$222	\$322	\$172	\$327	\$474	NA	NA	NA	\$156	\$300	\$428
65+	\$113	\$210	\$280	\$121	\$226	\$309	\$90	\$170	\$227	\$164	\$310	\$392	NA	NA	NA	\$114	\$216	\$282

S3

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$147	\$277	\$382	\$169	\$320	\$434	\$123	\$237	\$309	\$171	\$326	\$434	NA	NA	NA	\$165	\$314	\$418
45-54	\$155	\$296	\$412	\$178	\$341	\$466	\$130	\$252	\$338	\$185	\$354	\$470	NA	NA	NA	\$178	\$339	\$453
55-64	\$183	\$349	\$468	\$214	\$401	\$535	\$155	\$305	\$391	\$224	\$424	\$543	NA	NA	NA	\$218	\$408	\$522
65+	\$138	\$263	\$358	\$158	\$298	\$398	\$116	\$216	\$281	\$223	\$425	\$521	NA	NA	NA	\$150	\$283	\$370

S4

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$170	\$313	\$435	\$182	\$346	\$471	\$139	\$263	\$348	\$199	\$380	\$498	NA	NA	NA	\$181	\$335	\$448
45-54	\$177	\$336	\$465	\$195	\$367	\$502	\$147	\$278	\$377	\$212	\$405	\$539	NA	NA	NA	\$192	\$358	\$485
55-64	\$206	\$395	\$520	\$227	\$428	\$573	\$174	\$335	\$430	\$252	\$480	\$616	NA	NA	NA	\$229	\$433	\$555
65+	\$168	\$308	\$418	\$176	\$331	\$451	\$136	\$253	\$340	\$254	\$486	\$593	NA	NA	NA	\$169	\$317	\$419

Optional Hospital Accommodation Monthly Rates Rates and/or benefits are subject to change with thirty (30) days notice to the applicant/policyholder.

NOTE: The appropriate monthly rate below must be added to one of the plans above (S1, S2, S3 or S4) if you wish to purchase the Optional Hospital Accommodation as a benefit.

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$4	\$6	\$8	\$5	\$7	\$9	\$4	\$6	\$8	\$6	\$8	\$12	NA	NA	NA	\$5	\$7	\$11
45-54	\$6	\$8	\$10	\$7	\$9	\$11	\$6	\$8	\$10	\$8	\$10	\$12	NA	NA	NA	\$7	\$9	\$11
55-64	\$10	\$10	\$12	\$9	\$11	\$17	\$8	\$10	\$13	\$10	\$12	\$17	NA	NA	NA	\$9	\$11	\$17
65+	\$12	\$21	\$24	\$19	\$26	\$30	\$13	\$21	\$24	\$20	\$30	\$34	NA	NA	NA	\$19	\$26	\$30