

Prism Spectra® - Monthly Rates Effective April 1, 2025. 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

	BC			AB			SK, MB, NT, YT, NU			ON			QC			NB, NS, PE, NL		
Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$59	\$107	\$146	\$69	\$130	\$180	\$60	\$110	\$152	\$79	\$150	\$202	NA	NA	NA	\$83	\$158	\$216
45-54	\$65	\$122	\$172	\$81	\$155	\$211	\$66	\$125	\$176	\$91	\$174	\$240	NA	NA	NA	\$95	\$180	\$253
55-64	\$80	\$152	\$210	\$96	\$181	\$257	\$84	\$155	\$216	\$113	\$216	\$297	NA	NA	NA	\$115	\$220	\$310
65+	\$53	\$95	\$117	\$65	\$121	\$150	\$54	\$96	\$120	\$107	\$203	\$243	NA	NA	NA	\$72	\$135	\$166

S2

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$128	\$237	\$340	\$128	\$243	\$351	\$106	\$200	\$287	\$140	\$266	\$383	NA	NA	NA	\$133	\$255	\$368
45-54	\$137	\$258	\$374	\$142	\$267	\$391	\$117	\$224	\$317	\$151	\$298	\$424	NA	NA	NA	\$153	\$288	\$406
55-64	\$154	\$295	\$427	\$162	\$304	\$446	\$132	\$247	\$358	\$180	\$342	\$494	NA	NA	NA	\$172	\$331	\$472
65+	\$122	\$227	\$303	\$125	\$234	\$320	\$98	\$186	\$249	\$170	\$321	\$407	NA	NA	NA	\$124	\$235	\$308

S3

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$160	\$302	\$417	\$176	\$334	\$453	\$136	\$263	\$343	\$178	\$340	\$453	NA	NA	NA	\$178	\$340	\$452
45-54	\$169	\$323	\$450	\$186	\$356	\$486	\$144	\$280	\$375	\$193	\$369	\$490	NA	NA	NA	\$192	\$367	\$490
55-64	\$200	\$381	\$511	\$223	\$418	\$558	\$172	\$339	\$434	\$234	\$442	\$566	NA	NA	NA	\$236	\$441	\$564
65+	\$150	\$286	\$389	\$165	\$311	\$415	\$128	\$238	\$311	\$232	\$443	\$543	NA	NA	NA	\$162	\$305	\$399

S4

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$185	\$342	\$475	\$193	\$368	\$500	\$145	\$275	\$363	\$208	\$397	\$519	NA	NA	NA	\$197	\$366	\$489
45-54	\$193	\$367	\$507	\$207	\$390	\$533	\$153	\$290	\$393	\$221	\$423	\$562	NA	NA	NA	\$209	\$391	\$529
55-64	\$225	\$431	\$567	\$241	\$455	\$608	\$182	\$350	\$449	\$263	\$501	\$642	NA	NA	NA	\$250	\$472	\$605
65+	\$183	\$335	\$455	\$187	\$351	\$478	\$142	\$264	\$354	\$264	\$506	\$617	NA	NA	NA	\$184	\$345	\$456

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

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