8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health** 

plus dental coverage:

Base Health & Dental Plan

**Bronze** Health & Dental Plan

Silver Health & Dental Plan

Gold Health & Dental Plan

### Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for

dental coverage:

Base Dental Plan

**Bronze** Dental Plan

Silver Dental Plan

**Gold** Dental Plan

### All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

### Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



# *Help* when you need it most: that's included too.

### TELUS Health Virtual Care<sup>1</sup>

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

## 2025 Monthly Rates for **Alberta**

Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$96.90	\$130.10	\$156.70	\$202.90
45-54	\$111.40	\$153.40	\$178.10	\$252.20
55-59	\$114.60	\$160.40	\$187.10	\$259.60
60-64	\$118.80	\$166.40	\$202.50	\$274.90
65-69	\$120.30	\$159.90	\$193.80	\$260.80
70-79	\$125.60	\$163.90	\$208.70	\$273.50
80-89	\$129.80	\$171.80	\$218.50	\$289.10
90+	\$182.90	\$211.20	\$289.50	\$363.20
Couple	Cost Per Mont	th Per Person		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$79.40	\$111.50	\$139.30	\$184.20
45-54	\$93.30	\$132.60	\$159.50	\$231.60
55-59	\$96.00	\$139.40	\$167.80	\$238.20
60-64	\$100.70	\$144.90	\$182.40	\$252.90
65-69	\$101.40	\$138.50	\$174.10	\$240.30
70-79	\$107.00	\$142.90	\$189.30	\$252.00
80-89	\$110.50	\$150.80	\$197.50	\$266.50
90+	\$161.10	\$188.20	\$267.10	\$338.90
1 to 2 CI	nildren Cost	Per Month P	er Person	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$30.80	\$38.50	\$43.80	\$57.40
5-20	\$44.50	\$61.40	\$73.90	\$111.60
3+ Child	<b>Iren</b> Cost Pe	r Month Per P	erson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$27.70	\$34.80	\$38.70	\$51.90
5-20	\$40.20	\$56.00	\$66.90	\$100.60

### Costs for Dental plus Base Core Benefits

Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
Single	\$86.80	\$98.70	\$106.90	\$150.60
Couple	\$71.00	\$84.30	\$92.60	\$135.20
1 to 2 C	<b>hildren</b> Cos	t Per Month F	Per Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$20.30	\$20.50	\$20.70	\$26.60
5-20	\$37.50	\$40.60	\$46.90	\$79.50
3+ Child	<b>iren</b> Cost Pe	er Month Per F	Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$18.10	\$18.20	\$18.60	\$24.50
5-20	\$33.80	\$36.30	\$42.10	\$71.80

<sup>&</sup>lt;sup>1</sup> Manulife cannot guarantee the availability of this benefit indefinitely.

8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

### Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

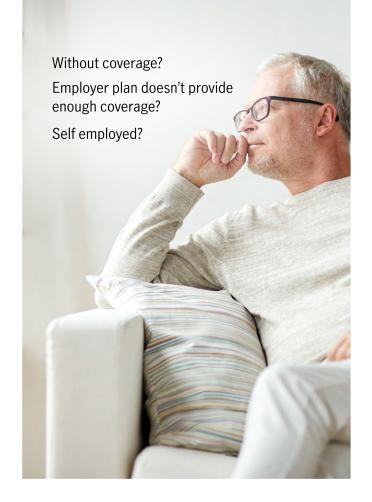
Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

### All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

### Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



# *Help* when you need it most: that's included too.

### TELUS Health Virtual Care<sup>1</sup>

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

## 2025 Monthly Rates for **British Columbia**

45-54 \$116.10 \$159.10 \$181.40 \$263.90 \$55-59 \$117.00 \$165.80 \$202.80 \$274.90 \$60-64 \$124.70 \$172.80 \$222.10 \$297.40 \$65-69 \$128.30 \$172.80 \$221.40 \$295.30 \$70-79 \$133.40 \$182.20 \$246.60 \$316.90 \$90+ \$203.10 \$251.70 \$374.90 \$471.80 \$0.00 \$0.					,	
Group         Plan         Plan         Plan         Plan           18-44         \$99.50         \$133.00         \$162.10         \$213.50           45-54         \$116.10         \$159.10         \$181.40         \$263.90           55-59         \$117.00         \$165.80         \$202.80         \$274.90           60-64         \$124.70         \$172.80         \$222.10         \$297.40           65-69         \$128.30         \$172.80         \$221.40         \$295.30           70-79         \$133.40         \$182.20         \$246.60         \$316.90           80-89         \$139.10         \$191.00         \$267.40         \$354.80           90+         \$203.10         \$251.70         \$374.90         \$471.80           Couple Cost Per Month Per Person           Age         Base         Bronze         Silver         Gold           Group         Plan         Plan         Plan           18-44         \$83.70         \$115.00         \$145.70         \$194.60           45-54         \$98.40         \$138.50         \$163.40         \$243.10           55-59         \$99.60         \$144.50         \$183.00         \$254.20           66-69			on	onth Per Perso	Cost Per Mo	Individua
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\$5-59 \$117.00 \$165.80 \$202.80 \$274.90 \$60-64 \$124.70 \$172.80 \$222.10 \$297.40 \$65-69 \$128.30 \$172.80 \$221.40 \$295.30 \$70-79 \$133.40 \$182.20 \$246.60 \$316.90 \$90+ \$203.10 \$251.70 \$374.90 \$471.80 \$0.00 \$1.00	)	\$213.50	\$162.10	\$133.00	\$99.50	18-44
60-64 \$124.70 \$172.80 \$222.10 \$297.40 65-69 \$128.30 \$172.80 \$221.40 \$295.30 70-79 \$133.40 \$182.20 \$246.60 \$316.90 80-89 \$139.10 \$191.00 \$267.40 \$354.80 90+ \$203.10 \$251.70 \$374.90 \$471.80  Couple Cost Per Month Per Person  Age Base Bronze Plan Plan Plan 18-44 \$83.70 \$115.00 \$145.70 \$194.60 45-54 \$98.40 \$138.50 \$163.40 \$243.10 55-59 \$99.60 \$144.50 \$183.00 \$254.20 60-64 \$106.10 \$152.10 \$201.80 \$275.00 65-69 \$109.20 \$150.80 \$200.70 \$272.70 70-79 \$114.20 \$158.60 \$225.00 \$293.10 80-89 \$119.60 \$167.70 \$244.10 \$330.20 90+ \$181.00 \$224.80 \$347.00 \$441.90	)	\$263.90	\$181.40	\$159.10	\$116.10	45-54
65-69 \$128.30 \$172.80 \$221.40 \$295.30 70-79 \$133.40 \$182.20 \$246.60 \$316.90 80-89 \$139.10 \$191.00 \$267.40 \$354.80 90+ \$203.10 \$251.70 \$374.90 \$471.80  Couple Cost Per Month Per Person  Age Base Bronze Plan Plan Plan 18-44 \$83.70 \$115.00 \$145.70 \$194.60 45-54 \$98.40 \$138.50 \$163.40 \$243.10 55-59 \$99.60 \$144.50 \$183.00 \$254.20 60-64 \$106.10 \$152.10 \$201.80 \$275.00 65-69 \$109.20 \$150.80 \$200.70 \$272.70 70-79 \$114.20 \$158.60 \$225.00 \$293.10 80-89 \$119.60 \$167.70 \$244.10 \$330.20 90+ \$181.00 \$224.80 \$347.00 \$441.90	)	\$274.90	\$202.80	\$165.80	\$117.00	55-59
70-79 \$133.40 \$182.20 \$246.60 \$316.90 80-89 \$139.10 \$191.00 \$267.40 \$354.80 90+ \$203.10 \$251.70 \$374.90 \$471.80 \$190.00 \$267.40 \$354.80 \$190.4	)	\$297.40	\$222.10	\$172.80	\$124.70	60-64
80-89 \$139.10 \$191.00 \$267.40 \$354.80 90+ \$203.10 \$251.70 \$374.90 \$471.80  Couple Cost Per Month Per Person  Age Group Plan Plan Plan Plan 18-44 \$83.70 \$115.00 \$145.70 \$194.60 45-54 \$98.40 \$138.50 \$163.40 \$243.10 55-59 \$99.60 \$144.50 \$183.00 \$254.20 60-64 \$106.10 \$152.10 \$201.80 \$275.00 65-69 \$109.20 \$150.80 \$200.70 \$272.70 70-79 \$114.20 \$158.60 \$225.00 \$293.10 80-89 \$119.60 \$167.70 \$244.10 \$330.20 90+ \$181.00 \$224.80 \$347.00 \$441.90  1 to 2 Children Cost Per Month Per Person	)	\$295.30	\$221.40	\$172.80	\$128.30	65-69
90+         \$203.10         \$251.70         \$374.90         \$471.80           Couple Cost Per Month Per Person           Age Group Plan         Base Plan Plan Plan         Gold Plan Plan           18-44         \$83.70         \$115.00         \$145.70         \$194.60           45-54         \$98.40         \$138.50         \$163.40         \$243.10           55-59         \$99.60         \$144.50         \$183.00         \$254.20           60-64         \$106.10         \$152.10         \$201.80         \$275.00           65-69         \$109.20         \$150.80         \$200.70         \$272.70           70-79         \$114.20         \$158.60         \$225.00         \$293.10           80-89         \$119.60         \$167.70         \$244.10         \$330.20           90+         \$181.00         \$224.80         \$347.00         \$441.90           1 to 2 Children Cost Per Month Per Person	)	\$316.90	\$246.60	•	\$133.40	70-79
Couple Cost Per Month Per Person           Age Group         Base Plan         Bronze Plan         Silver Plan         Gold Plan           18-44         \$83.70         \$115.00         \$145.70         \$194.60           45-54         \$98.40         \$138.50         \$163.40         \$243.10           55-59         \$99.60         \$144.50         \$183.00         \$254.20           60-64         \$106.10         \$152.10         \$201.80         \$275.00           65-69         \$109.20         \$150.80         \$200.70         \$272.70           70-79         \$114.20         \$158.60         \$225.00         \$293.10           80-89         \$119.60         \$167.70         \$244.10         \$330.20           90+         \$181.00         \$224.80         \$347.00         \$441.90           1 to 2 Children Cost Per Month Per Person	)	\$354.80	\$267.40	\$191.00	\$139.10	80-89
Age         Base (Group)         Bronze Plan         Silver Plan         Gold Plan           18-44         \$83.70         \$115.00         \$145.70         \$194.60           45-54         \$98.40         \$138.50         \$163.40         \$243.10           55-59         \$99.60         \$144.50         \$183.00         \$254.20           60-64         \$106.10         \$152.10         \$201.80         \$275.00           65-69         \$109.20         \$150.80         \$200.70         \$272.70           70-79         \$114.20         \$158.60         \$225.00         \$293.10           80-89         \$119.60         \$167.70         \$244.10         \$330.20           90+         \$181.00         \$224.80         \$347.00         \$441.90           1 to 2 Children Cost Per Month Per Person	)	\$471.80	\$374.90	\$251.70	\$203.10	90+
Group         Plan         Plan         Plan         Plan           18-44         \$83.70         \$115.00         \$145.70         \$194.60           45-54         \$98.40         \$138.50         \$163.40         \$243.10           55-59         \$99.60         \$144.50         \$183.00         \$254.20           60-64         \$106.10         \$152.10         \$201.80         \$275.00           65-69         \$109.20         \$150.80         \$200.70         \$272.70           70-79         \$114.20         \$158.60         \$225.00         \$293.10           80-89         \$119.60         \$167.70         \$244.10         \$330.20           90+         \$181.00         \$224.80         \$347.00         \$441.90           1 to 2 Children Cost Per Month Per Person				Per Person	ost Per Month	Couple Co
45-54         \$98.40         \$138.50         \$163.40         \$243.10           55-59         \$99.60         \$144.50         \$183.00         \$254.20           60-64         \$106.10         \$152.10         \$201.80         \$275.00           65-69         \$109.20         \$150.80         \$200.70         \$272.70           70-79         \$114.20         \$158.60         \$225.00         \$293.10           80-89         \$119.60         \$167.70         \$244.10         \$330.20           90+         \$181.00         \$224.80         \$347.00         \$441.90           1 to 2 Children Cost Per Month Per Person						
55-59         \$99.60         \$144.50         \$183.00         \$254.20           60-64         \$106.10         \$152.10         \$201.80         \$275.00           65-69         \$109.20         \$150.80         \$200.70         \$272.70           70-79         \$114.20         \$158.60         \$225.00         \$293.10           80-89         \$119.60         \$167.70         \$244.10         \$330.20           90+         \$181.00         \$224.80         \$347.00         \$4441.90           1 to 2 Children Cost Per Month Per Person	)	\$194.60	\$145.70	\$115.00	\$83.70	18-44
60-64         \$106.10         \$152.10         \$201.80         \$275.00           65-69         \$109.20         \$150.80         \$200.70         \$272.70           70-79         \$114.20         \$158.60         \$225.00         \$293.10           80-89         \$119.60         \$167.70         \$244.10         \$330.20           90+         \$181.00         \$224.80         \$347.00         \$441.90           1 to 2 Children Cost Per Month Per Person	)	\$243.10	\$163.40	\$138.50	\$98.40	45-54
65-69         \$109.20         \$150.80         \$200.70         \$272.70           70-79         \$114.20         \$158.60         \$225.00         \$293.10           80-89         \$119.60         \$167.70         \$244.10         \$330.20           90+         \$181.00         \$224.80         \$347.00         \$441.90           1 to 2 Children Cost Per Month Per Person	)	\$254.20	\$183.00	\$144.50	\$99.60	55-59
70-79         \$114.20         \$158.60         \$225.00         \$293.10           80-89         \$119.60         \$167.70         \$244.10         \$330.20           90+         \$181.00         \$224.80         \$347.00         \$441.90           1 to 2 Children Cost Per Month Per Person	)	\$275.00	\$201.80	\$152.10	\$106.10	60-64
80-89       \$119.60       \$167.70       \$244.10       \$330.20         90+       \$181.00       \$224.80       \$347.00       \$441.90         1 to 2 Children Cost Per Month Per Person	)	\$272.70	\$200.70	\$150.80	\$109.20	65-69
90+ \$181.00 \$224.80 \$347.00 \$441.90 <b>1 to 2 Children</b> Cost Per Month Per Person		\$293.10				
1 to 2 Children Cost Per Month Per Person		\$330.20				
	)	\$441.90	\$347.00	\$224.80	\$181.00	90+
Age Base Bronze Silver Gold			Person	Per Month Per	i <b>ldren</b> Cost F	1 to 2 Chi
Group Plan Plan Plan Plan			••			Age Group
<b>0-4</b> \$34.00 \$42.90 \$50.20 \$65.90		\$65.90	\$50.20	\$42.90	\$34.00	0-4
<b>5-20</b> \$49.70 \$68.30 \$82.50 \$124.40	)	\$124.40	\$82.50	\$68.30	\$49.70	5-20
3+ Children Cost Per Month Per Person			rson	Month Per Per	<b>en</b> Cost Per l	3+ Childr
Age Base Bronze Silver Gold Group Plan Plan Plan Plan						
<b>0-4</b> \$31.20 \$38.60 \$44.90 \$59.00		\$59.00	\$44.90	\$38.60	\$31.20	0-4
<b>5-20</b> \$44.30 \$61.30 \$74.20 \$112.10	)	\$112.10	\$74.20	\$61.30	\$44.30	5-20

### Costs for Dental plus Base Core Benefits

Individual and Couple Cost Per Month Per Person				
Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
Single	\$93.50	\$107.00	\$114.60	\$163.50
Couple	\$78.10	\$91.60	\$100.40	\$147.50
1 to 2 Children Cost Per Month Per Person				
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$21.90	\$22.10	\$22.30	\$29.00
5-20	\$41.00	\$44.90	\$51.50	\$86.90
3+ Child	<b>Iren</b> Cost Pe	er Month Per P	'erson	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$19.30	\$19.60	\$20.60	\$26.30
5-20	\$37.20	\$40.40	\$46.60	\$78.30

<sup>&</sup>lt;sup>1</sup> Manulife cannot guarantee the availability of this benefit indefinitely.

8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health** plus dental coverage:

Base Health & Dental Plan **Bronze** Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

### Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for dental coverage:

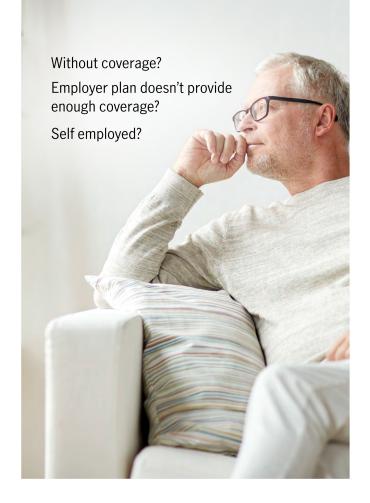
**Base** Dental Plan **Bronze** Dental Plan Silver Dental Plan **Gold** Dental Plan

### All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

### Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



# *Help* when you need it most: that's included too.

### TELUS Health Virtual Care<sup>1</sup>

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

## 2025 Monthly Rates for **Manitoba**

Individu	<b>ual</b> Cost Per N	Month Per Per	rson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$96.70	\$127.60	\$157.40	\$204.60
45-54	\$119.30	\$154.40	\$177.30	\$254.80
55-59	\$125.40	\$163.50	\$197.20	\$268.50
60-64	\$131.40	\$174.30	\$212.60	\$289.50
65-69	\$147.60	\$182.90	\$225.40	\$303.70
70-79	\$155.90	\$195.10	\$247.90	\$329.10
80-89	\$161.50	\$209.00	\$264.40	\$371.90
90+	\$209.60	\$253.80	\$349.00	\$467.30
Couple	Cost Per Mont	th Per Person		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$81.50	\$110.30	\$141.50	\$186.80
45-54	\$102.20	\$135.80	\$160.20	\$234.30
55-59	\$107.20	\$143.50	\$178.40	\$247.90
60-64	\$114.00	\$153.00	\$193.30	\$268.60
65-69	\$128.20	\$161.10	\$205.50	\$281.40
70-79	\$136.30	\$172.70	\$227.30	\$306.10
80-89	\$141.10	\$185.20	\$243.40	\$346.80
90+	\$187.40	\$229.40	\$324.90	\$439.10
1 to 2 C	<b>hildren</b> Cost	t Per Month P	er Person	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$38.30	\$45.50	\$52.60	\$70.20
5-20	\$47.30	\$64.40	\$78.00	\$119.30
3+ Chile	<b>dren</b> Cost Pe	r Month Per P	erson erson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$34.30	\$40.20	\$46.70	\$63.30
5-20	\$42.70	\$58.00	\$70.60	\$107.10

### Costs for Dental plus Base Core Benefits

Individual and Couple Cost Per Month Per Person				
Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
Single	\$83.30	\$95.20	\$102.60	\$142.90
Couple	\$68.60	\$81.30	\$89.60	\$128.50
1 to 2 Cl	nildren Cos	t Per Month F	er Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$17.50	\$17.70	\$18.30	\$24.80
5-20	\$34.50	\$39.00	\$45.40	\$79.00
3+ Child	<b>ren</b> Cost Pe	er Month Per F	Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$15.90	\$16.00	\$16.90	\$21.90
5-20	\$31.60	\$35.10	\$41.00	\$70.70

<sup>&</sup>lt;sup>1</sup> Manulife cannot guarantee the availability of this benefit indefinitely.

8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

#### Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

### All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

### Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



# *Help* when you need it most: that's included too.

### TELUS Health Virtual Care<sup>1</sup>

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

## 2025 Monthly Rates for **New Brunswick**

Individ	ual Cost Per N	onth Per Per	rson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$104.40	\$138.50	\$168.90	\$222.10
45-54	\$128.40	\$167.20	\$195.20	\$274.80
55-59	\$133.90	\$175.20	\$217.50	\$288.50
60-64	\$142.80	\$188.20	\$238.50	\$314.30
65-69	\$158.80	\$200.30	\$257.00	\$331.90
70-79	\$170.20	\$218.50	\$291.40	\$366.80
80-89	\$178.30	\$241.10	\$328.80	\$424.10
90+	\$252.90	\$319.30	\$455.50	\$571.80
Couple	Cost Per Mont	th Per Person		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$87.90	\$120.50	\$152.50	\$204.20
45-54	\$110.50	\$147.20	\$176.70	\$254.80
55-59	\$115.60	\$154.20	\$197.20	\$267.80
60-64	\$123.60	\$166.10	\$218.50	\$292.50
65-69	\$138.60	\$177.80	\$236.00	\$308.40
70-79	\$149.10	\$194.70	\$269.00	\$342.60
80-89	\$156.90	\$216.30	\$304.60	\$397.30
90+	\$228.10	\$290.30	\$427.10	\$539.60
1 to 2 C	<b>hildren</b> Cost	t Per Month P	er Person	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$41.80	\$49.50	\$57.40	\$75.90
5-20	\$52.60	\$71.50	\$86.90	\$130.50
3+ Chil	<b>dren</b> Cost Pe	r Month Per P	'erson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$37.00	\$44.30	\$52.40	\$68.60
5-20	\$47.10	\$64.10	\$77.90	\$117.60

### Costs for Dental plus Base Core Benefits

Individual and Couple Cost Per Month Per Person				
Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
Single	\$92.90	\$103.80	\$112.60	\$157.10
Couple	\$77.80	\$89.40	\$98.50	\$142.20
1 to 2 C	<b>hildren</b> Cos	t Per Month P	er Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$19.50	\$20.20	\$20.80	\$27.70
5-20	\$39.60	\$44.30	\$50.30	\$86.70
3+ Child	<b>fren</b> Cost Pe	er Month Per P	'erson	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$17.90	\$18.00	\$18.60	\$24.90
5-20	\$35.60	\$39.30	\$45.60	\$78.20

<sup>&</sup>lt;sup>1</sup> Manulife cannot guarantee the availability of this benefit indefinitely.

8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

#### Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

### All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

### Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



# *Help* when you need it most: that's included too.

### TELUS Health Virtual Care<sup>1</sup>

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

## 2025 Monthly Rates for

### **Newfoundland and Labrador**

Individue	1 Coot Dow M.	onth Per Pers	• •	
Age	Base	Bronze	Silver	Gold
Group	Plan	Plan	Plan	Plan
18-44	\$99.00	\$132.40	\$161.90	\$210.40
45-54	\$121.10	\$154.40	\$185.00	\$255.50
55-59	\$125.80	\$165.70	\$204.90	\$272.70
60-64	\$133.60	\$175.00	\$225.10	\$296.60
65-69	\$147.80	\$185.30	\$242.70	\$309.60
70-79	\$156.60	\$201.30	\$273.10	\$340.90
80-89	\$164.60	\$219.60	\$306.00	\$396.00
90+	\$236.30	\$290.30	\$425.60	\$514.70
Couple Co	ost Per Month	Per Person		
Age	Base	Bronze	Silver	Gold
Group	Plan	Plan	Plan	Plan
18-44	\$84.60	\$114.50	\$145.50	\$192.70
45-54	\$104.40	\$136.00	\$167.10	\$236.40
55-59	\$108.70	\$144.80	\$186.00	\$252.10
60-64	\$115.50	\$153.70	\$205.00	\$274.90
65-69	\$128.20	\$163.60	\$221.90	\$287.80
70-79	\$136.80	\$178.30	\$251.10	\$317.20
80-89	\$143.90	\$196.60	\$282.90	\$370.10
90+	\$212.50	\$263.20	\$398.10	\$485.50
1 to 2 Ch	ildren Cost I	Per Month Per	Person	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$27.80	\$32.80	\$39.90	\$50.60
5-20	\$49.80	\$67.40	\$81.80	\$124.00
3+ Childr	<b>ren</b> Cost Per	Month Per Pe	rson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$24.90	\$29.80	\$35.80	\$45.50
5-20	\$44.70	\$60.70	\$73.90	\$111.60

### **Costs for Dental plus Base Core Benefits**

	•			
Individua	al and Coup	ole Cost Per N	Month Per Per	rson
Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
Single	\$90.90	\$103.00	\$110.50	\$154.00
Couple	\$76.00	\$87.90	\$96.80	\$139.00
1 to 2 Ch	ildren Cost	Per Month Pe	r Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$9.30	\$9.50	\$9.60	\$9.70
5-20	\$38.40	\$42.00	\$49.00	\$83.80
3+ Child	<b>ren</b> Cost Per	Month Per Pe	rson	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$8.10	\$8.20	\$8.30	\$8.40
5-20	\$34.40	\$38.00	\$44.50	\$75.70
All premium ra	ites are quoted	on a per month i	per person basis	s. Premiums

<sup>&</sup>lt;sup>1</sup> Manulife cannot guarantee the availability of this benefit indefinitely.

8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

#### Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

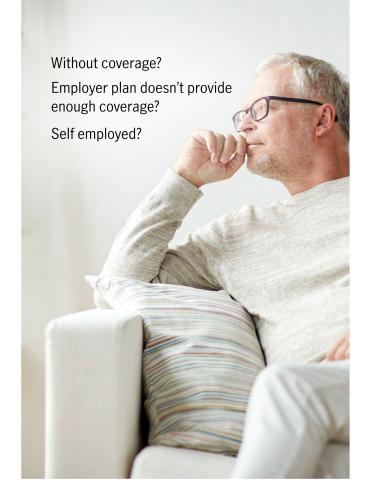
Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

### All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

### Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



# *Help* when you need it most: that's included too.

#### TELUS Health Virtual Care<sup>1</sup>

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

## 2025 Monthly Rates for Nova Scotia

	oriting rai	.03 101 110	va oootii	4
Individua	Cost Per Mo	onth Per Perso	on	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$100.10	\$132.80	\$163.40	\$210.90
45-54	\$123.30	\$161.10	\$185.00	\$255.50
55-59	\$128.20	\$168.20	\$205.00	\$273.30
60-64	\$136.20	\$178.00	\$227.60	\$301.70
65-69	\$113.80	\$150.80	\$201.60	\$256.70
70-79	\$119.10	\$156.80	\$222.10	\$282.70
80-89	\$125.70	\$163.90	\$241.80	\$316.70
90+	\$195.10	\$222.40	\$341.40	\$432.00
Couple C	ost Per Month	Per Person		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$84.90	\$115.20	\$146.70	\$193.30
45-54	\$105.80	\$141.20	\$167.10	\$236.50
55-59	\$110.30	\$148.10	\$186.50	\$252.20
60-64	\$118.30	\$157.00	\$207.90	\$279.80
65-69	\$96.40	\$130.70	\$182.30	\$237.40
70-79	\$101.30	\$137.20	\$202.10	\$262.40
80-89	\$107.50	\$143.90	\$221.20	\$293.50
90+	\$173.70	\$199.60	\$317.70	\$405.30
1 to 2 Ch	<b>ildren</b> Cost F	Per Month Per	Person	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$29.70	\$35.30	\$42.40	\$50.90
5-20	\$49.80	\$67.40	\$81.80	\$122.50
3+ Child	ren Cost Per l	Month Per Pe	rson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$27.40	\$31.40	\$38.30	\$45.60
5-20	\$44.70	\$60.70	\$73.90	\$110.40

### **Costs for Dental plus Base Core Benefits**

	•			
Individu	al and Cou	<b>iple</b> Cost Per	r Month Per Pe	erson
Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
Single	\$88.10	\$98.70	\$106.90	\$147.50
Couple	\$72.90	\$84.90	\$93.50	\$133.10
1 to 2 Children Cost Per Month Per Person				
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$9.20	\$9.30	\$9.50	\$9.60
5-20	\$37.50	\$41.40	\$47.90	\$80.60
3+ Child	<b>ren</b> Cost Pe	r Month Per F	Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$8.10	\$8.20	\$8.30	\$8.40
5-20	\$33.80	\$37.00	\$42.50	\$73.10

<sup>&</sup>lt;sup>1</sup> Manulife cannot guarantee the availability of this benefit indefinitely.

8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

#### Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

### All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

### Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



# *Help* when you need it most: that's included too.

#### TELUS Health Virtual Care<sup>1</sup>

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

## 2025 Monthly Rates for **Ontario**

maivida	at Cost Fer i	1onth Per Per	SOII	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$104.10	\$148.30	\$182.80	\$248.20
45-54	\$132.50	\$184.70	\$215.00	\$313.60
55-59	\$137.40	\$195.40	\$251.80	\$335.90
60-64	\$144.90	\$206.30	\$284.40	\$375.60
65-69	\$119.50	\$163.20	\$251.10	\$331.90
70-79	\$121.10	\$169.90	\$282.90	\$365.80
80-89	\$123.00	\$172.70	\$312.60	\$409.40
90+	\$161.60	\$196.20	\$386.10	\$480.50
Couple C	ost Per Mont	th Per Person		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$89.70	\$129.70	\$165.10	\$228.00
45-54	\$116.10	\$163.20	\$195.40	\$291.20
55-59	\$120.60	\$172.50	\$230.50	\$313.00
60-64	\$128.10	\$182.90	\$262.00	\$350.40
65-69	\$102.60	\$142.60	\$230.00	\$308.20
70-79	\$105.30	\$148.10	\$260.70	\$340.90
80-89	\$106.60	\$151.50	\$288.50	\$382.80
90+	\$144.20	\$174.60	\$360.20	\$451.50
1 to 2 Ch	<b>ildren</b> Cost	Per Month Po	er Person	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$44.70	\$55.40	\$66.80	\$88.10
5-20	\$55.10	\$77.10	\$94.50	\$145.10
3+ Child	ren Cost Pe	r Month Per P	erson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$40.20	\$49.50	\$60.10	\$79.50
5-20	\$49.60	\$69.60	\$85.50	\$130.30

### Costs for Dental plus Base Core Benefits

Individual and Couple Cost Per Month Per Person					
Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
Single	\$88.80	\$105.00	\$114.60	\$175.00	
Couple	\$74.40	\$89.60	\$100.40	\$158.70	
1 to 2 Children Cost Per Month Per Person					
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
0-4	\$21.10	\$21.40	\$22.20	\$30.30	
5-20	\$40.60	\$45.90	\$53.80	\$96.70	
<b>3+ Children</b> Cost Per Month Per Person					
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
0-4	\$18.60	\$18.80	\$20.50	\$27.30	
5-20	\$36.60	\$41.70	\$48.40	\$86.80	

<sup>&</sup>lt;sup>1</sup> Manulife cannot guarantee the availability of this benefit indefinitely.

8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

### Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

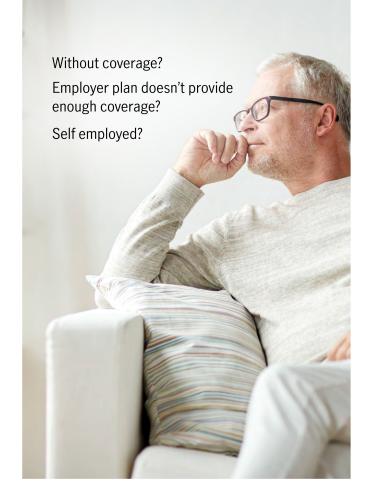
Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

### All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

### Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



# *Help* when you need it most: that's included too.

### TELUS Health Virtual Care<sup>1</sup>

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

## 2025 Monthly Rates for

### **Prince Edward Island**

Individual Cost Per Month Per Person						
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
18-44	\$103.70	\$135.90	\$168.50	\$218.90		
45-54	\$128.10	\$167.00	\$190.60	\$271.20		
55-59	\$132.10	\$175.10	\$214.10	\$283.50		
60-64	\$140.40	\$183.60	\$233.80	\$312.90		
65-69	\$128.10	\$168.10	\$221.90	\$291.10		
70-79	\$133.60	\$177.90	\$244.00	\$310.40		
80-89	\$141.60	\$185.30	\$264.30	\$344.70		
90+	\$214.30	\$246.60	\$368.20	\$464.00		
Couple C	ost Per Month	Per Person				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
18-44	\$87.90	\$117.90	\$151.30	\$201.20		
45-54	\$109.80	\$146.20	\$172.40	\$250.30		
55-59	\$114.20	\$153.90	\$194.50	\$262.50		
60-64	\$122.50	\$162.90	\$214.20	\$290.60		
65-69	\$109.40	\$147.20	\$201.90	\$269.90		
70-79	\$115.20	\$156.30	\$223.70	\$288.30		
80-89	\$122.90	\$163.90	\$243.00	\$321.30		
90+	\$191.30	\$222.30	\$343.60	\$436.20		
1 to 2 Ch	1 to 2 Children Cost Per Month Per Person					
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
0-4	\$30.10	\$35.70	\$42.80	\$54.40		
5-20	\$52.20	\$71.30	\$85.60	\$129.40		
3+ Child	3+ Children Cost Per Month Per Person					
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
0-4	\$27.60	\$32.10	\$38.60	\$49.00		
5-20	\$46.90	\$63.90	\$77.40	\$116.60		

### **Costs for Dental plus Base Core Benefits**

Group	Base	Bronze	Silver	Gold	
шопр	Dental	Dental	Dental	Dental	
Single	\$93.10	\$105.30	\$112.70	\$156.90	
Couple	\$78.10	\$90.70	\$98.90	\$142.20	
1 to 2 Children Cost Per Month Per Person					
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
0-4	\$9.30	\$9.50	\$9.60	\$9.70	
5-20	\$39.70	\$44.60	\$50.80	\$86.80	
3+ Children Cost Per Month Per Person					
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
0-4	\$8.10	\$8.20	\$8.30	\$8.40	

<sup>&</sup>lt;sup>1</sup> Manulife cannot guarantee the availability of this benefit indefinitely.

8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

### Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

### All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

### Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



# *Help* when you need it most: that's included too.

#### TELUS Health Virtual Care<sup>1</sup>

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

## 2025 Monthly Rates for Saskatchewan

Individual Cost Per Month Per Person						
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
18-44	\$91.60	\$120.80	\$151.30	\$196.50		
45-54	\$113.70	\$149.10	\$171.40	\$241.50		
55-59	\$119.30	\$156.30	\$194.70	\$255.80		
60-64	\$125.60	\$166.10	\$212.60	\$277.90		
65-69	\$126.30	\$159.20	\$207.50	\$265.00		
70-79	\$134.70	\$173.40	\$235.40	\$293.30		
80-89	\$138.00	\$189.30	\$263.90	\$338.50		
90+	\$174.60	\$229.10	\$338.90	\$422.70		
Couple Co	ost Per Month	Per Person				
Age	Base	Bronze	Silver	Gold		
Group	Plan	Plan	Plan	Plan		
18-44	\$76.40	\$103.80	\$135.20	\$178.80		
45-54	\$96.50	\$129.50	\$153.50	\$222.60		
55-59	\$102.20	\$136.40	\$176.00	\$236.70		
60-64	\$108.20	\$145.40	\$193.30	\$256.70		
65-69	\$109.40	\$139.80	\$189.70	\$245.70		
70-79	\$116.90	\$152.90	\$216.50	\$273.20		
80-89	\$120.50	\$168.40	\$243.70	\$316.60		
90+	\$155.00	\$206.40	\$316.20	\$397.40		
1 to 2 Ch	<b>ildren</b> Cost I	Per Month Per	Person			
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
0-4	\$36.30	\$43.70	\$52.30	\$67.60		
5-20	\$43.80	\$59.90	\$73.60	\$110.90		
3+ Childr	3+ Children Cost Per Month Per Person					
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
0-4	\$33.20	\$39.10	\$46.40	\$61.30		
5-20	\$39.50	\$54.60	\$66.60	\$99.50		

### Costs for Dental plus Base Core Benefits

Individual and Couple Cost Per Month Per Person					
Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
Single	\$77.40	\$87.60	\$94.60	\$133.00	
Couple	\$63.20	\$74.40	\$82.50	\$118.80	
1 to 2 Children Cost Per Month Per Person					
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
0-4	\$16.00	\$16.10	\$16.90	\$22.20	
5-20	\$31.60	\$35.10	\$41.30	\$71.60	
<b>3+ Children</b> Cost Per Month Per Person					
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
0-4	\$14.30	\$14.40	\$14.80	\$20.50	
5-20	\$28.00	\$31.70	\$36.90	\$64.20	

<sup>&</sup>lt;sup>1</sup> Manulife cannot guarantee the availability of this benefit indefinitely.

8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

#### Silver and Gold Health & Dental Plans

include coverage for:

- • Dental Care
- • Prescription Drugs
- Homecare and Nursing
- • Emergency Travel
- • Hospital



Or, choose from these 4 plans for **dental** coverage:

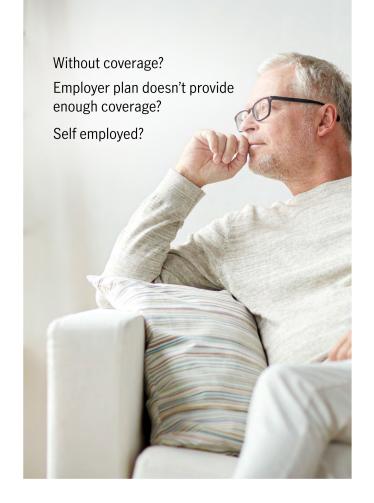
Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

### All 4 dental plans include coverage for:

- • Homecare and Nursing
- • Accidental Dental
- • Hearing Aids

### Plus, all 8 plans give you coverage for:

- • Vision Care
- • Registered Specialists and Therapists
- • Ambulance Services



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#### TELUS Health Virtual Care<sup>1</sup>

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

## 2025 Monthly Rates for **Northwest**

## Territories, Nunavut and Yukon

Individual Cost Per Month Per Person						
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
18-44	\$106.90	\$142.30	\$151.70	\$202.00		
45-54	\$106.90	\$142.30	\$168.30	\$251.30		
55-59	\$106.90	\$143.70	\$179.90	\$257.40		
60-64	\$106.90	\$143.70	\$196.70	\$276.30		
65-69	\$110.50	\$143.70	\$195.40	\$273.40		
70-79	\$110.50	\$143.70	\$211.60	\$285.60		
80-89	\$110.50	\$142.30	\$220.70	\$310.00		
90+	\$110.50	\$142.30	\$273.70	\$355.60		
Couple Co	ost Per Month	Per Person				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
18-44	\$89.90	\$123.60	\$135.90	\$184.70		
45-54	\$89.90	\$123.60	\$150.80	\$231.60		
55-59	\$89.90	\$124.50	\$161.50	\$237.60		
60-64	\$89.90	\$124.50	\$177.90	\$255.50		
65-69	\$93.60	\$124.50	\$177.30	\$252.50		
70-79	\$93.60	\$124.50	\$192.60	\$264.30		
80-89	\$93.60	\$123.60	\$201.50	\$287.50		
90+	\$93.60	\$123.60	\$291.80	\$385.00		
1 to 2 Ch	1 to 2 Children Cost Per Month Per Person					
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
0-4	\$23.10	\$26.80	\$34.20	\$48.30		
5-20	\$49.20	\$67.00	\$81.40	\$131.90		
3+ Childr	3+ Children Cost Per Month Per Person					
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
0-4	\$20.60	\$24.70	\$30.60	\$43.60		
5-20	\$43.80	\$59.90	\$73.60	\$119.20		

### Costs for Dental plus Base Core Benefits

Individual and Couple Cost Per Month Per Person						
Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental		
Single	\$101.20	\$113.80	\$124.60	\$180.50		
Couple	\$85.50	\$98.50	\$111.00	\$164.70		
1 to 2 Ch	1 to 2 Children Cost Per Month Per Person					
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental		
0-4	\$22.10	\$22.20	\$23.30	\$31.60		
5-20	\$46.60	\$51.00	\$59.50	\$104.30		
3+ Children Cost Per Month Per Person						
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental		
0-4	\$19.50	\$20.30	\$21.30	\$28.70		
5-20	\$41.60	\$45.90	\$53.70	\$94.10		
II premium r	ates are quoted	l on a per month	n per person bas	is. Premiums		

<sup>&</sup>lt;sup>1</sup> Manulife cannot guarantee the availability of this benefit indefinitely.