

# Replacement Health Coverage

## ALBERTA & NORTHWEST TERRITORIES MONTHLY RATES

Effective July 2025

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$91.00	\$181.00	\$225.25
	35 - 44	\$99.25	\$178.50	\$229.75
	45 - 54	\$111.00	\$202.25	\$264.75
	55 - 59	\$120.25	\$220.00	\$281.75
	60 - 64	\$127.00	\$220.00	\$288.00
	65 - 69	\$99.75	\$176.50	\$226.50
	70 - 74	\$104.75	\$163.50	\$243.25
	75 - 79	\$112.50	\$197.75	\$271.25
	80 +	\$133.00	\$238.75	\$335.50

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$167.75	\$336.75	\$411.00
	35 - 44	\$184.00	\$352.25	\$427.50
	45 - 54	\$195.50	\$385.00	\$492.75
	55 - 59	\$202.25	\$371.00	\$537.50
	60 - 64	\$233.75	\$369.50	\$545.50
	65 - 69	\$170.25	\$306.75	\$423.50
	70 - 74	\$187.50	\$315.25	\$455.25
	75 - 79	\$192.00	\$377.75	\$495.50
	80 +	\$242.00	\$481.50	\$580.00

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$222.50	\$443.75	\$543.50
	35 - 44	\$246.25	\$463.75	\$587.25
	45 - 54	\$274.25	\$507.00	\$687.50
	55 - 59	\$305.00	\$539.50	\$707.75
	60 - 64	\$306.00	\$539.25	\$741.25
	65 - 69	\$232.25	\$399.00	\$541.75
	70 - 74	\$237.25	\$413.00	\$581.25
	75 - 79	\$256.25	\$462.00	\$648.00
	80 +	\$329.00	\$581.00	\$788.75

# How much does Replacement Health Insurance cost?

## KEY FACTORS TO DETERMINE YOUR RATE:

- **Couple / Family** the oldest person on the application determines rate.
- **Family** is 3+ people.
- **Families of 6+** add 30% to rate.
- **Applicants ages 80+** are only eligible for travel coverage in Canada.

## Want coverage you can count on?

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# Replacement Health Coverage

## ATLANTIC MONTHLY RATES

Effective July 2025

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$94.25	\$176.75	\$209.50
	35 - 44	\$102.75	\$164.75	\$219.50
	45 - 54	\$106.00	\$203.25	\$262.50
	55 - 59	\$115.00	\$211.00	\$279.50
	60 - 64	\$122.00	\$224.25	\$283.25
	65 - 69	\$145.00	\$159.75	\$225.75
	70 - 74	\$109.00	\$167.75	\$217.50
	75 - 79	\$115.75	\$201.25	\$233.75
	80 +	\$150.00	\$270.25	\$331.00

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$161.75	\$299.50	\$359.50
	35 - 44	\$175.25	\$345.50	\$375.00
	45 - 54	\$198.25	\$344.00	\$446.50
	55 - 59	\$233.50	\$363.25	\$528.75
	60 - 64	\$228.75	\$386.00	\$541.50
	65 - 69	\$261.00	\$332.50	\$427.00
	70 - 74	\$187.50	\$332.50	\$446.50
	75 - 79	\$217.25	\$360.00	\$447.25
	80 +	\$282.00	\$511.25	\$625.00

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$211.50	\$436.25	\$469.25
	35 - 44	\$230.25	\$454.25	\$510.00
	45 - 54	\$258.75	\$501.25	\$597.50
	55 - 59	\$281.00	\$469.50	\$617.50
	60 - 64	\$299.50	\$499.50	\$644.50
	65 - 69	\$323.00	\$393.25	\$498.75
	70 - 74	\$245.00	\$420.00	\$570.00
	75 - 79	\$259.75	\$518.25	\$661.50
	80 +	\$368.75	\$671.50	\$820.50

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# Replacement Health Coverage

BRITISH COLUMBIA & YUKON MONTHLY RATES

Effective July 2025

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$92.00	\$176.25	\$219.75
	35 - 44	\$97.50	\$176.75	\$232.25
	45 - 54	\$109.75	\$200.25	\$270.75
	55 - 59	\$121.50	\$206.75	\$276.25
	60 - 64	\$126.75	\$222.75	\$294.50
	65 - 69	\$103.25	\$179.75	\$230.00
	70 - 74	\$115.75	\$170.00	\$239.25
	75 - 79	\$130.25	\$211.50	\$281.00
	80 +	\$147.75	\$291.25	\$344.75

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$168.50	\$311.75	\$405.50
	35 - 44	\$183.25	\$324.25	\$428.00
	45 - 54	\$188.00	\$354.75	\$506.00
	55 - 59	\$218.75	\$368.00	\$538.75
	60 - 64	\$233.25	\$389.75	\$557.75
	65 - 69	\$172.25	\$326.50	\$428.75
	70 - 74	\$189.00	\$332.25	\$449.50
	75 - 79	\$197.50	\$374.75	\$528.50
	80 +	\$271.50	\$518.50	\$652.75

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$218.50	\$399.25	\$487.50
	35 - 44	\$244.75	\$456.00	\$583.25
	45 - 54	\$267.50	\$499.75	\$679.25
	55 - 59	\$271.50	\$512.25	\$697.50
	60 - 64	\$290.00	\$550.25	\$724.25
	65 - 69	\$208.75	\$410.00	\$511.50
	70 - 74	\$234.00	\$431.25	\$598.75
	75 - 79	\$263.25	\$484.00	\$653.75
	80 +	\$363.25	\$662.25	\$857.00

# How much does Replacement Health Insurance cost?

## KEY FACTORS TO DETERMINE YOUR RATE:

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# Replacement Health Coverage

## MANITOBA MONTHLY RATES

Effective July 2025

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$89.75	\$162.00	\$197.00
	35 - 44	\$90.50	\$163.00	\$208.25
	45 - 54	\$108.00	\$177.50	\$243.50
	55 - 59	\$117.00	\$193.00	\$259.50
	60 - 64	\$118.25	\$197.50	\$268.00
	65 - 69	\$107.75	\$181.50	\$228.25
	70 - 74	\$121.00	\$192.25	\$255.50
	75 - 79	\$123.50	\$243.75	\$291.00
	80 +	\$158.75	\$320.50	\$347.25

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$152.50	\$301.75	\$374.50
	35 - 44	\$179.50	\$311.25	\$379.00
	45 - 54	\$186.00	\$343.75	\$456.00
	55 - 59	\$219.00	\$365.00	\$487.50
	60 - 64	\$233.00	\$369.75	\$499.25
	65 - 69	\$203.25	\$340.75	\$428.50
	70 - 74	\$224.25	\$355.00	\$482.25
	75 - 79	\$232.25	\$457.50	\$554.75
	80 +	\$297.25	\$606.00	\$657.50

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$217.25	\$395.50	\$490.75
	35 - 44	\$235.25	\$435.50	\$532.50
	45 - 54	\$274.50	\$437.25	\$620.75
	55 - 59	\$263.00	\$473.25	\$583.75
	60 - 64	\$279.50	\$483.50	\$600.25
	65 - 69	\$242.00	\$402.00	\$557.75
	70 - 74	\$270.00	\$420.00	\$564.50
	75 - 79	\$303.50	\$541.00	\$696.50
	80 +	\$389.75	\$717.75	\$864.00

# How much does Replacement Health Insurance cost?

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- **Applicants ages 80+** are only eligible for travel coverage in Canada.

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# Replacement Health Coverage

## ONTARIO MONTHLY RATES

Effective July 2025

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$92.75	\$189.25	\$240.50
	35 - 44	\$96.50	\$196.75	\$256.25
	45 - 54	\$109.75	\$216.75	\$297.25
	55 - 59	\$121.25	\$223.75	\$310.75
	60 - 64	\$132.50	\$239.50	\$321.75
	65 - 69	\$115.25	\$201.50	\$256.50
	70 - 74	\$139.25	\$206.00	\$259.00
	75 - 79	\$152.25	\$268.50	\$342.75
	80 +	\$189.75	\$344.00	\$436.50

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$174.25	\$348.50	\$436.50
	35 - 44	\$193.50	\$364.50	\$463.25
	45 - 54	\$202.25	\$368.25	\$532.50
	55 - 59	\$222.00	\$367.25	\$568.00
	60 - 64	\$250.25	\$404.25	\$588.25
	65 - 69	\$211.75	\$351.00	\$475.50
	70 - 74	\$256.75	\$412.00	\$535.25
	75 - 79	\$279.50	\$539.50	\$644.25
	80 +	\$346.25	\$692.00	\$882.25

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$206.25	\$405.25	\$528.25
	35 - 44	\$241.75	\$428.50	\$578.25
	45 - 54	\$271.00	\$491.25	\$679.25
	55 - 59	\$292.75	\$498.75	\$690.25
	60 - 64	\$305.75	\$533.25	\$723.50
	65 - 69	\$250.00	\$464.25	\$608.75
	70 - 74	\$302.50	\$464.50	\$683.75
	75 - 79	\$330.25	\$611.75	\$784.00
	80 +	\$412.50	\$784.50	\$1,001.00

# How much does Replacement Health Insurance cost?

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# Replacement Health Coverage

## SASKATCHEWAN MONTHLY RATES

Effective July 2025

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$74.25	\$155.00	\$190.75
	35 - 44	\$76.50	\$159.75	\$205.75
	45 - 54	\$87.25	\$176.00	\$229.00
	55 - 59	\$98.25	\$187.50	\$231.00
	60 - 64	\$101.50	\$192.00	\$255.50
	65 - 69	\$80.25	\$169.25	\$206.75
	70 - 74	\$88.50	\$175.50	\$224.75
	75 - 79	\$89.75	\$217.25	\$263.50
	80 +	\$122.25	\$283.25	\$314.25

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$140.25	\$292.25	\$355.00
	35 - 44	\$153.75	\$331.00	\$371.00
	45 - 54	\$159.00	\$339.75	\$423.75
	55 - 59	\$180.25	\$318.25	\$436.75
	60 - 64	\$190.75	\$365.25	\$484.75
	65 - 69	\$156.00	\$307.75	\$384.25
	70 - 74	\$169.75	\$330.00	\$433.00
	75 - 79	\$178.25	\$407.25	\$498.75
	80 +	\$229.50	\$516.00	\$590.00

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$185.25	\$393.50	\$431.75
	35 - 44	\$195.50	\$428.50	\$492.00
	45 - 54	\$209.50	\$465.75	\$563.50
	55 - 59	\$236.25	\$460.00	\$572.25
	60 - 64	\$249.25	\$504.75	\$584.50
	65 - 69	\$202.25	\$409.00	\$522.50
	70 - 74	\$225.00	\$429.75	\$616.25
	75 - 79	\$244.25	\$498.25	\$650.25
	80 +	\$319.00	\$685.50	\$773.25

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