

Prism Spectra® - Monthly Rates Effective April 1, 2026. 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.

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	\$62	\$113	\$154	\$71	\$135	\$187	\$62	\$114	\$157	\$82	\$155	\$209	NA	NA	NA	\$86	\$164	\$224
45-54	\$68	\$128	\$181	\$84	\$161	\$219	\$68	\$129	\$182	\$94	\$180	\$249	NA	NA	NA	\$98	\$187	\$263
55-64	\$84	\$160	\$222	\$99	\$188	\$267	\$87	\$161	\$224	\$117	\$224	\$308	NA	NA	NA	\$119	\$228	\$322
65+	\$56	\$101	\$125	\$68	\$127	\$157	\$57	\$101	\$126	\$112	\$212	\$254	NA	NA	NA	\$75	\$141	\$174

S2

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$139	\$257	\$369	\$134	\$254	\$368	\$114	\$215	\$309	\$145	\$276	\$398	NA	NA	NA	\$139	\$267	\$386
45-54	\$149	\$280	\$406	\$149	\$280	\$410	\$126	\$241	\$341	\$157	\$309	\$440	NA	NA	NA	\$160	\$302	\$426
55-64	\$167	\$320	\$464	\$170	\$318	\$468	\$142	\$266	\$385	\$187	\$355	\$513	NA	NA	NA	\$180	\$347	\$495
65+	\$133	\$247	\$330	\$132	\$247	\$337	\$106	\$201	\$269	\$177	\$335	\$424	NA	NA	NA	\$131	\$248	\$324

S3

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$172	\$325	\$449	\$184	\$350	\$475	\$145	\$280	\$366	\$185	\$353	\$470	NA	NA	NA	\$186	\$356	\$474
45-54	\$182	\$347	\$484	\$195	\$373	\$509	\$153	\$298	\$400	\$200	\$383	\$509	NA	NA	NA	\$201	\$384	\$514
55-64	\$215	\$410	\$550	\$234	\$438	\$585	\$183	\$361	\$463	\$243	\$459	\$588	NA	NA	NA	\$247	\$462	\$591
65+	\$161	\$306	\$417	\$172	\$325	\$434	\$136	\$252	\$330	\$241	\$459	\$563	NA	NA	NA	\$169	\$319	\$417

S4

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$201	\$371	\$516	\$206	\$392	\$534	\$154	\$293	\$387	\$216	\$412	\$539	NA	NA	NA	\$210	\$390	\$522
45-54	\$209	\$398	\$551	\$221	\$416	\$569	\$163	\$309	\$419	\$229	\$439	\$584	NA	NA	NA	\$223	\$417	\$565
55-64	\$244	\$468	\$616	\$257	\$486	\$649	\$194	\$373	\$479	\$273	\$520	\$667	NA	NA	NA	\$267	\$504	\$646
65+	\$198	\$362	\$493	\$199	\$373	\$509	\$151	\$280	\$376	\$274	\$525	\$640	NA	NA	NA	\$196	\$367	\$486

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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