

Replacement Health Coverage

ALBERTA & NORTHWEST TERRITORIES MONTHLY RATES

Effective July 15 2026

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$92.50	\$184.25	\$229.00
	35 - 44	\$101.00	\$181.75	\$233.50
	45 - 54	\$112.75	\$205.50	\$269.25
	55 - 59	\$122.25	\$224.00	\$286.75
	60 - 64	\$129.25	\$224.00	\$293.00
	65 - 69	\$101.50	\$179.75	\$230.25
	70 - 74	\$106.50	\$166.50	\$247.50
	75 - 79	\$114.25	\$201.00	\$275.75
	80 +	\$135.50	\$242.75	\$341.50

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$170.75	\$342.75	\$418.25
	35 - 44	\$187.25	\$358.75	\$434.75
	45 - 54	\$199.00	\$391.75	\$501.50
	55 - 59	\$205.75	\$377.50	\$547.00
	60 - 64	\$238.00	\$376.00	\$555.25
	65 - 69	\$173.25	\$312.25	\$430.75
	70 - 74	\$191.00	\$320.75	\$463.25
	75 - 79	\$195.50	\$384.25	\$504.50
	80 +	\$246.00	\$490.00	\$590.00

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$226.25	\$451.50	\$553.00
	35 - 44	\$250.50	\$471.75	\$597.50
	45 - 54	\$279.00	\$516.00	\$699.50
	55 - 59	\$310.50	\$549.25	\$720.25
	60 - 64	\$311.25	\$548.75	\$754.25
	65 - 69	\$236.25	\$405.75	\$551.25
	70 - 74	\$241.25	\$420.25	\$591.50
	75 - 79	\$260.50	\$470.00	\$659.00
	80 +	\$334.75	\$591.00	\$802.75

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.

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Replacement Health Coverage

ATLANTIC MONTHLY RATES

Effective July 15 2026

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$96.00	\$180.00	\$213.00
	35 - 44	\$104.50	\$167.75	\$223.25
	45 - 54	\$107.75	\$206.75	\$267.00
	55 - 59	\$117.00	\$214.75	\$284.25
	60 - 64	\$124.00	\$228.25	\$288.25
	65 - 69	\$147.50	\$162.50	\$229.50
	70 - 74	\$110.75	\$171.00	\$221.25
	75 - 79	\$117.75	\$204.50	\$237.75
	80 +	\$152.75	\$274.75	\$336.75

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$164.50	\$305.00	\$365.75
	35 - 44	\$178.25	\$351.50	\$381.50
	45 - 54	\$201.75	\$350.00	\$454.25
	55 - 59	\$237.50	\$369.75	\$538.25
	60 - 64	\$232.75	\$392.75	\$551.00
	65 - 69	\$265.50	\$338.50	\$434.25
	70 - 74	\$190.75	\$338.50	\$454.25
	75 - 79	\$221.00	\$366.50	\$455.00
	80 +	\$287.00	\$520.25	\$636.25

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$215.25	\$444.00	\$477.75
	35 - 44	\$234.25	\$462.00	\$519.00
	45 - 54	\$263.25	\$510.00	\$607.75
	55 - 59	\$286.00	\$477.75	\$628.25
	60 - 64	\$304.75	\$508.50	\$655.75
	65 - 69	\$328.75	\$400.25	\$507.50
	70 - 74	\$249.25	\$427.00	\$580.00
	75 - 79	\$264.25	\$527.25	\$673.25
	80 +	\$375.25	\$683.25	\$835.00

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Replacement Health Coverage

BRITISH COLUMBIA & YUKON MONTHLY RATES

Effective July 15 2026

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$93.50	\$179.25	\$223.50
	35 - 44	\$99.25	\$179.75	\$236.00
	45 - 54	\$111.50	\$203.75	\$275.25
	55 - 59	\$123.50	\$210.25	\$281.00
	60 - 64	\$129.00	\$226.75	\$299.75
	65 - 69	\$105.00	\$183.00	\$233.75
	70 - 74	\$117.75	\$173.00	\$243.50
	75 - 79	\$132.50	\$215.00	\$285.75
	80 +	\$150.25	\$296.25	\$351.00

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$171.50	\$317.50	\$412.50
	35 - 44	\$186.50	\$330.00	\$435.50
	45 - 54	\$191.25	\$361.00	\$515.00
	55 - 59	\$222.50	\$374.75	\$548.25
	60 - 64	\$237.25	\$396.50	\$567.50
	65 - 69	\$175.25	\$332.50	\$436.25
	70 - 74	\$192.50	\$338.25	\$457.25
	75 - 79	\$201.00	\$381.25	\$537.75
	80 +	\$276.25	\$527.75	\$664.00

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$222.25	\$406.25	\$496.25
	35 - 44	\$249.00	\$464.00	\$593.50
	45 - 54	\$272.25	\$508.75	\$691.00
	55 - 59	\$276.25	\$521.25	\$709.75
	60 - 64	\$295.00	\$559.75	\$737.00
	65 - 69	\$212.50	\$417.00	\$520.50
	70 - 74	\$238.00	\$438.75	\$609.25
	75 - 79	\$268.00	\$492.75	\$665.00
	80 +	\$369.50	\$674.00	\$872.25

How much does Replacement Health Insurance cost?

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Replacement Health Coverage

MANITOBA MONTHLY RATES

Effective July 15 2026

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$91.25	\$165.00	\$200.50
	35 - 44	\$92.25	\$166.00	\$211.75
	45 - 54	\$109.75	\$180.75	\$247.50
	55 - 59	\$119.00	\$196.25	\$264.00
	60 - 64	\$120.25	\$200.75	\$272.50
	65 - 69	\$109.50	\$184.75	\$232.00
	70 - 74	\$123.00	\$195.50	\$260.00
	75 - 79	\$125.50	\$247.75	\$296.00
	80 +	\$161.50	\$326.25	\$353.50

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$155.25	\$307.25	\$381.00
	35 - 44	\$182.50	\$317.00	\$385.50
	45 - 54	\$189.25	\$349.75	\$464.00
	55 - 59	\$222.75	\$371.50	\$496.25
	60 - 64	\$237.00	\$376.25	\$508.00
	65 - 69	\$206.75	\$346.75	\$435.75
	70 - 74	\$228.00	\$361.00	\$491.00
	75 - 79	\$236.25	\$465.25	\$564.25
	80 +	\$302.25	\$616.50	\$669.25

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$221.00	\$402.50	\$499.50
	35 - 44	\$239.25	\$443.25	\$542.00
	45 - 54	\$279.25	\$445.00	\$631.50
	55 - 59	\$267.75	\$481.50	\$594.00
	60 - 64	\$284.25	\$492.00	\$610.50
	65 - 69	\$246.25	\$409.00	\$567.50
	70 - 74	\$274.75	\$427.00	\$574.25
	75 - 79	\$308.75	\$550.50	\$709.00
	80 +	\$396.50	\$730.50	\$879.25

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Replacement Health Coverage

ONTARIO MONTHLY RATES

Effective July 15 2026

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$94.50	\$192.50	\$244.50
	35 - 44	\$98.25	\$200.00	\$260.75
	45 - 54	\$111.75	\$220.50	\$302.50
	55 - 59	\$123.25	\$227.50	\$316.25
	60 - 64	\$134.75	\$243.75	\$327.50
	65 - 69	\$117.25	\$205.00	\$261.00
	70 - 74	\$141.75	\$209.50	\$263.50
	75 - 79	\$155.00	\$273.00	\$348.75
	80 +	\$193.25	\$350.00	\$444.25

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$177.25	\$354.75	\$444.00
	35 - 44	\$197.00	\$371.00	\$471.25
	45 - 54	\$205.75	\$374.50	\$542.00
	55 - 59	\$225.75	\$373.75	\$578.00
	60 - 64	\$254.50	\$411.25	\$598.50
	65 - 69	\$215.50	\$357.25	\$483.75
	70 - 74	\$261.25	\$419.00	\$544.75
	75 - 79	\$284.50	\$549.00	\$655.25
	80 +	\$352.25	\$704.25	\$897.50

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$210.00	\$412.50	\$537.25
	35 - 44	\$246.00	\$436.25	\$588.25
	45 - 54	\$275.75	\$500.00	\$691.00
	55 - 59	\$297.75	\$507.50	\$702.50
	60 - 64	\$311.25	\$542.75	\$736.25
	65 - 69	\$254.25	\$472.50	\$619.25
	70 - 74	\$307.75	\$472.75	\$695.75
	75 - 79	\$336.00	\$622.25	\$797.75
	80 +	\$419.75	\$798.25	\$1,018.50

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Replacement Health Coverage

SASKATCHEWAN MONTHLY RATES

Effective July 15 2026

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
SINGLE	Under 35	\$75.50	\$157.50	\$194.00
	35 - 44	\$77.75	\$162.50	\$209.50
	45 - 54	\$88.75	\$179.25	\$233.00
	55 - 59	\$100.00	\$190.75	\$235.00
	60 - 64	\$103.25	\$195.50	\$260.00
	65 - 69	\$81.50	\$172.25	\$210.50
	70 - 74	\$90.00	\$178.75	\$228.75
	75 - 79	\$91.25	\$221.00	\$268.00
	80 +	\$124.25	\$288.25	\$319.75

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
COUPLE	Under 35	\$142.75	\$297.25	\$361.25
	35 - 44	\$156.25	\$336.75	\$377.50
	45 - 54	\$161.75	\$345.75	\$431.00
	55 - 59	\$183.50	\$324.00	\$444.25
	60 - 64	\$194.00	\$371.75	\$493.25
	65 - 69	\$158.75	\$313.25	\$391.00
	70 - 74	\$172.50	\$336.00	\$440.50
	75 - 79	\$181.50	\$414.50	\$507.50
	80 +	\$233.50	\$525.00	\$600.25

		Health Plan Type		
Age		EssentialPlan	ChoicePlan	PremierPlan
FAMILY	Under 35	\$188.50	\$400.50	\$439.00
	35 - 44	\$199.00	\$436.00	\$500.75
	45 - 54	\$213.00	\$473.75	\$573.25
	55 - 59	\$240.25	\$468.00	\$582.00
	60 - 64	\$253.50	\$513.75	\$594.75
	65 - 69	\$205.75	\$416.25	\$531.75
	70 - 74	\$229.00	\$437.00	\$627.00
	75 - 79	\$248.50	\$507.00	\$661.50
	80 +	\$324.50	\$697.75	\$786.75

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