



Retiree Plans



for Owners and Principals

Monthly Premium Calculator

To calculate your monthly premium, find the applicable rate for your age.

Health & Dental, Plan A, B, or C \$ _____

Prescription Drugs, Option 1, 2, or None \$ _____

Life Coverage, \$25,000, \$15,000 or None \$ _____

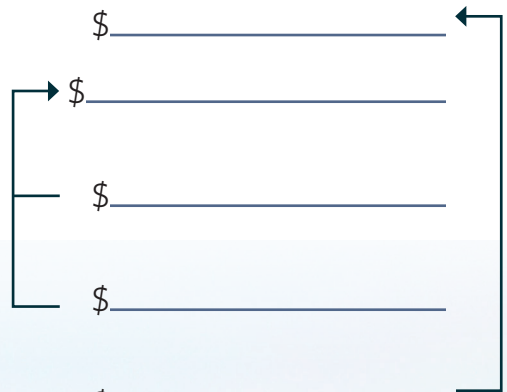
Sub-total \$ _____

Ontario Residents add 8% Sales Tax of Sub-total \$ _____

Quebec Residents add 9% Sales Tax of Sub-total \$ _____

Manitoba Residents add 8% Sales Tax of Life Premium \$ _____

Total Monthly Premium \$ _____



Underwritten by
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HEALTH & TRAVEL INSURANCE



Retiree Plans



for Owners and Principals

Monthly Premium Rates (November 1, 2018)

Health & Dental	Plan A	Plan B	Plan C*
Single Under Age 75	117.74	93.41	24.95
Couple Under Age 75	223.61	177.41	47.30
Family Under Age 75	294.23	233.42	62.17
Single Age 75 or Older	147.09	116.73	31.20
Couple Age 75 or Older	279.49	221.72	59.14
Family Age 75 or Older	367.71	291.68	77.84

* Dental not included in Plan C.

Prescription Drugs	Option 1	Option 2
Single Under Age 75	168.52	112.86
Couple Under Age 75	320.14	214.37
Family Under Age 75	421.21	282.00
Single Age 75 or Older	210.63	141.06
Couple Age 75 or Older	400.14	267.87
Family Age 75 or Older	526.46	352.40

Life Coverage (per \$1,000 of benefit)	51-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96+
Female	.45	.65	1.00	1.60	2.80	4.55	7.20	13.30	21.00	70.50
Male	.65	1.10	1.70	2.80	4.65	7.65	12.00	18.55	27.15	74.25

Example: \$25,000 = 25 x rate = _____ \$15,000 = 15 x rate = _____