



# MY HEALTH CHOICE

# Monthly Rates for Newfoundland

(Effective September 1, 2011)

## Standard Extended Health Care Insurance

Age	Single Coverage (per applicant)	Couple** Coverage (per applicant)
Under 44	\$110.91	\$99.81
45 - 54	124.92	112.43
55 - 59	131.29	118.16
60 - 64	144.64	130.18
65 - 69	113.82	102.44
70 - 74	123.25	110.93
75 - 79	132.46	119.21
80 - 84	159.14	143.23
85 - 99	203.87	183.48
<b>Rate per Dependent Child (Under 25)</b>		<b>\$51.63</b>

## Enhanced Extended Health Care Insurance

Age	Single Coverage (per applicant)	Couple** Coverage (per applicant)
Under 44	\$175.59	\$158.04
45 - 54	199.29	179.36
55 - 59	213.16	191.84
60 - 64	225.74	203.16
65 - 69	196.55	176.90
70 - 74	197.21	177.49
75 - 79	212.80	191.52
80 - 84	234.86	211.37
85 - 99	279.91	251.92
<b>Rate per Dependent Child (Under 25)</b>		<b>\$89.43</b>

**\*\* Couple Coverage: This is the discounted rate per applicant when you apply for coverage for both you and your spouse.**

- Coverage is available for new applicants between ages 18-74, and is renewable for customers 75 and over.
- Age means attained age at the beginning of your policy year.
- Rates are reviewed annually, subject to change and will increase as you move into the next age band.

### Example:

For a family of 4, with two adults in the 45-54 age band, the monthly premium for the **Standard** plan would be \$328.12

### How to calculate:

2 adults (using the Couple rate) are  $2 \times \$112.43 = \$224.86$   
 2 dependent children are  $2 \times \$51.63 = \$103.26$   
 Total monthly premium = \$328.12