



# CPA Select\* Health & Dental Insurance Plans

## Monthly Premium Rates for Newfoundland and Labrador Residents

Age Group	Starter Health & Dental Plan		Essential Health Plan		Essential Health & Dental Plan		Enhanced Health Plan		Enhanced Health & Dental Plan		Essential Catastrophic Rider		Enhanced Catastrophic Rider	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F
<b>Individual</b>														
Under age 45	\$63.70	\$79.50	\$52.10	\$75.30	\$97.80	\$119.40	\$68.90	\$104.50	\$114.60	\$148.20	\$15.80	\$16.00	\$14.80	\$14.70
45 – 54	\$84.20	\$98.60	\$69.10	\$82.10	\$144.70	\$153.80	\$87.30	\$105.70	\$162.80	\$177.10	\$17.10	\$17.30	\$16.80	\$16.50
55 – 59	\$96.60	\$107.80	\$85.30	\$95.00	\$166.70	\$172.80	\$106.90	\$119.50	\$188.10	\$197.30	\$19.70	\$19.00	\$18.50	\$18.40
60 – 64	\$104.30	\$115.70	\$99.10	\$109.70	\$180.40	\$183.80	\$124.90	\$138.00	\$205.70	\$211.90	\$20.90	\$21.00	\$19.50	\$19.70
65 – 69	\$111.30	\$117.90	\$98.70	\$105.50	\$179.30	\$174.20	\$112.40	\$119.70	\$192.50	\$188.60	N/A	N/A	N/A	N/A
70 – 79	\$128.30	\$130.40	\$132.60	\$135.50	\$209.10	\$198.70	\$146.70	\$149.80	\$223.40	\$213.00	N/A	N/A	N/A	N/A
80 – 89	\$147.80	\$146.20	\$170.80	\$170.80	\$236.70	\$222.20	\$194.00	\$194.00	\$259.90	\$245.70	N/A	N/A	N/A	N/A
90+	\$211.40	\$210.50	\$256.90	\$256.90	\$284.90	\$271.90	\$287.10	\$287.10	\$315.10	\$302.70	N/A	N/A	N/A	N/A
<b>Couple</b>														
Under age 45	\$53.60	\$68.60	\$42.50	\$64.80	\$88.00	\$109.10	\$57.00	\$90.40	\$102.40	\$134.80	\$16.00	\$15.70	\$14.80	\$15.00
45 – 54	\$72.60	\$86.40	\$59.30	\$71.80	\$133.00	\$142.40	\$75.10	\$92.10	\$148.70	\$162.30	\$17.10	\$17.70	\$16.30	\$16.40
55 – 59	\$83.80	\$94.90	\$73.60	\$82.40	\$153.10	\$158.60	\$92.80	\$104.50	\$172.10	\$180.20	\$19.30	\$19.40	\$18.30	\$18.10
60 – 64	\$90.90	\$102.10	\$86.90	\$96.80	\$166.60	\$170.30	\$109.30	\$121.60	\$188.90	\$194.60	\$21.00	\$20.80	\$20.00	\$19.80
65 – 69	\$98.00	\$104.40	\$86.10	\$92.50	\$165.20	\$160.90	\$97.30	\$104.30	\$176.10	\$171.80	N/A	N/A	N/A	N/A
70 – 79	\$113.80	\$116.20	\$117.80	\$121.20	\$193.80	\$183.40	\$129.50	\$132.60	\$205.10	\$194.30	N/A	N/A	N/A	N/A
80 – 89	\$132.70	\$131.50	\$154.90	\$154.90	\$220.70	\$206.60	\$173.70	\$173.70	\$239.80	\$225.40	N/A	N/A	N/A	N/A
90+	\$194.60	\$194.20	\$237.00	\$237.00	\$268.20	\$255.00	\$262.10	\$262.10	\$292.40	\$280.00	N/A	N/A	N/A	N/A
<b>1 to 2 children</b>														
Under age 13	\$28.30		\$33.20		\$35.70		\$48.00		\$46.50		\$13.90		\$12.70	
13 – 20	\$41.10		\$31.40		\$91.20		\$38.20		\$96.80		\$14.00		\$13.10	
<b>3 or more children</b>														
Under age 13	\$25.70		\$33.20		\$32.40		\$42.80		\$41.90		\$14.00		\$13.10	
13 – 20	\$37.10		\$28.10		\$82.10		\$34.40		\$87.20		\$14.00		\$13.10	

Underwritten by The Manufacturers Life Insurance Company (Manulife).

Premium rates shown above are on a per person basis. Premiums will increase as an individual's age increases in accordance with published age groups. Premiums are effective June 1, 2019, and subject to change without notice.

# Sample Calculations

## Starter Health & Dental Plan

Family Member	Age Group	Cost
Jack	45 – 54	\$84.20
<b>Total</b>		<b>\$84.20</b>

## Essential Health Plan

Family Member	Age Group	Cost
Elizabeth	60 – 64	\$109.70
<b>Total</b>		<b>\$109.70</b>

## Essential Health & Dental Plan

Family Member	Age Group	Cost
Stan	55 – 59	\$153.10
Mary	45 – 54	\$142.40
<b>Total</b>		<b>\$295.50</b>

## Enhanced Health & Dental Plan

Family Member	Age Group	Cost
Dean	55 – 59	\$172.10
Tanya	45 – 54	\$162.30
Mary	Under age 13	\$41.90
Billy	13 – 20	\$87.20
Jamie	13 – 20	\$87.20
<b>Total</b>		<b>\$550.70</b>



\* CPA Select and CPA Select Plans are official marks of the Chartered Professional Accountants of Ontario. CPA Select Insurance Plans are underwritten by Manulife and sponsored by the Chartered Professional Accountants of Ontario. You must be a member of one of the participating provincial bodies in New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario or Prince Edward Island, or in Bermuda, for you and your family to remain eligible for coverage under the Plans. Any initial or additional purchases of insurance products under the CPA Select Insurance Plans must be made while residing in Canada or Bermuda.

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