

## Sample of Monthly Premium Calculations

### Extended Health Care Plan

Family Member	Age Group	Premium
Doug	55-59	\$45.80
Fran	45-54	\$40.90
<b>Total</b>		<b>\$86.70</b>

### Dental Enhanced Plan

Family Member	Age Group	Premium
Doug	55-59	\$131.80
Fran	45-54	\$117.50
Rachel	5-20	\$40.50
Jason	5-20	\$40.50
<b>Total</b>		<b>\$330.30</b>

### Three Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$94.60
Fran	45-54	\$87.20
<b>Total</b>		<b>\$181.80</b>

### Four Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$171.30
Fran	45-54	\$152.60
Jason	5-20	\$45.40
<b>Total</b>		<b>\$369.30</b>

### Five Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$223.40
Fran	45-54	\$199.60
<b>Total</b>		<b>\$423.00</b>

Premiums are effective June 1, 2021, and are subject to change without notice.

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CARP.RS.ON (04/2021)



Manulife



## Health & Dental Insurance for CARP Members

Monthly Premiums Per Person  
Ontario

The Manufacturers Life Insurance  
Company (Manulife)

# Monthly Premiums Per Person – Ontario

Single					
Age Group	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
21-44	\$34.90	\$100.80	\$81.80	\$129.80	\$180.50
45-54	\$45.50	\$131.40	\$100.90	\$170.30	\$219.80
55-59	\$50.70	\$146.10	\$108.90	\$189.60	\$245.10
60-64	\$50.70	\$162.60	\$112.70	\$210.90	\$272.70
65-69	\$49.90	\$143.40	\$118.60	\$186.00	\$221.50
70-79	\$55.70	\$160.10	\$126.70	\$208.10	\$248.40
80-89	\$62.30	\$179.80	\$134.50	\$233.80	\$282.20
90+	\$70.00	\$201.50	\$152.80	\$261.60	\$301.90

Couple					
Age Group	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
21-44	\$30.90	\$89.40	\$69.60	\$115.20	\$162.70
45-54	\$40.90	\$117.50	\$87.20	\$152.60	\$199.60
55-59	\$45.80	\$131.80	\$94.60	\$171.30	\$223.40
60-64	\$45.80	\$146.90	\$98.40	\$190.50	\$249.50
65-69	\$44.70	\$128.90	\$102.80	\$167.60	\$200.90
70-79	\$50.30	\$144.90	\$111.00	\$188.20	\$226.40
80-89	\$56.60	\$163.30	\$118.10	\$212.00	\$257.70
90+	\$64.10	\$184.20	\$136.30	\$239.10	\$276.70

1 to 2 Children					
Age	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
0-4	\$9.70	\$28.30	\$20.00	\$31.60	\$39.80
5-20	\$14.10	\$40.50	\$32.10	\$45.40	\$80.10

3 or More Children					
Age	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
0-4	\$8.80	\$25.70	\$18.00	\$28.70	\$36.00
5-20	\$12.60	\$36.80	\$29.00	\$40.90	\$71.70

\*No medical questionnaire required at the time of application.

\*\*Medical questionnaire required at the time of application.

Premiums are effective June 1, 2021, and are subject to change without notice.

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.



## Sample of Monthly Premium Calculations

### Extended Health Care Plan

Family Member	Age Group	Premium
Doug	55-59	\$44.30
Fran	45-54	\$39.80
<b>Total</b>		<b>\$84.10</b>

### Dental Enhanced Plan

Family Member	Age Group	Premium
Doug	55-59	\$123.40
Fran	45-54	\$110.90
Rachel	5-20	\$38.60
Jason	5-20	\$38.60
<b>Total</b>		<b>\$311.50</b>

### Three Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$95.80
Fran	45-54	\$89.00
<b>Total</b>		<b>\$184.80</b>

### Four Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$162.30
Fran	45-54	\$146.50
Jason	5-20	\$51.20
<b>Total</b>		<b>\$360.00</b>

### Five Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$201.00
Fran	45-54	\$181.70
<b>Total</b>		<b>\$382.70</b>

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CARP.RS.AB (04/2021)

 **Manulife**

## Health & Dental Insurance for CARP Members

Monthly Premiums Per Person  
Alberta

**The Manufacturers Life Insurance  
Company (Manulife)**

# Monthly Premiums Per Person – Alberta

Single					
Age Group	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
21-44	\$34.70	\$96.70	\$85.40	\$127.50	\$170.00
45-54	\$44.40	\$124.00	\$102.20	\$163.40	\$200.90
55-59	\$49.10	\$136.80	\$110.10	\$180.50	\$221.50
60-64	\$49.10	\$149.70	\$122.50	\$197.60	\$241.70
65-69	\$42.20	\$118.10	\$110.70	\$156.00	\$174.60
70-79	\$47.20	\$132.10	\$124.40	\$174.50	\$194.80
80-89	\$51.00	\$142.50	\$136.80	\$188.60	\$211.70
90+	\$57.70	\$161.30	\$163.40	\$212.90	\$226.60

Couple					
Age Group	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan**	Four Star Plan**	Five Star Plan**
21-44	\$30.60	\$85.60	\$72.90	\$112.90	\$153.20
45-54	\$39.80	\$110.90	\$89.00	\$146.50	\$181.70
55-59	\$44.30	\$123.40	\$95.80	\$162.30	\$201.00
60-64	\$44.30	\$135.30	\$107.70	\$178.40	\$220.20
65-69	\$37.80	\$105.50	\$96.10	\$139.20	\$157.10
70-79	\$42.30	\$118.30	\$108.70	\$156.40	\$175.60
80-89	\$46.10	\$128.40	\$120.50	\$169.50	\$191.80
90+	\$52.30	\$146.10	\$146.30	\$192.90	\$206.00

1 to 2 Children					
Age	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
0-4	\$9.10	\$26.20	\$23.80	\$34.70	\$40.80
5-20	\$13.90	\$38.60	\$38.70	\$51.20	\$86.40

3 or More Children					
Age	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
0-4	\$8.50	\$23.70	\$21.40	\$31.00	\$36.60
5-20	\$12.40	\$34.60	\$34.90	\$45.90	\$77.70

\*No medical questionnaire required at the time of application.

\*\*Medical questionnaire required at the time of application.

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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.



## Sample of Monthly Premium Calculations

### Extended Health Care Plan

Family Member	Age Group	Premium
Doug	55-59	\$36.30
Fran	45-54	\$33.60
<b>Total</b>		<b>\$69.90</b>

### Dental Enhanced Plan

Family Member	Age Group	Premium
Doug	55-59	\$104.40
Fran	45-54	\$96.90
Rachel	5-20	\$35.10
Jason	5-20	\$35.10
<b>Total</b>		<b>\$271.50</b>

### Three Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$81.80
Fran	45-54	\$77.80
<b>Total</b>		<b>\$159.60</b>

### Four Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$135.80
Fran	45-54	\$125.50
Jason	5-20	\$45.50
<b>Total</b>		<b>\$306.80</b>

### Five Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$170.30
Fran	45-54	\$157.20
<b>Total</b>		<b>\$327.50</b>

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CARP.RS.BC (04/2021)

 **Manulife**

## Health & Dental Insurance for CARP Members

Monthly Premiums Per Person  
British Columbia

**The Manufacturers Life Insurance  
Company (Manulife)**

# Monthly Premiums Per Person – British Columbia

Single					
Age Group	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
21-44	\$30.50	\$88.10	\$77.60	\$114.10	\$150.30
45-54	\$37.80	\$109.00	\$90.80	\$141.50	\$174.70
55-59	\$40.90	\$117.40	\$95.20	\$152.50	\$188.80
60-64	\$40.90	\$125.70	\$97.20	\$163.40	\$202.90
65-69	\$43.50	\$125.20	\$102.60	\$162.90	\$192.70
70-79	\$49.30	\$142.00	\$114.90	\$184.30	\$218.30
80-89	\$55.60	\$159.90	\$127.20	\$207.70	\$248.90
90+	\$66.00	\$190.80	\$160.00	\$248.10	\$280.00

Couple					
Age Group	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
21-44	\$26.80	\$77.20	\$65.80	\$100.10	\$134.10
45-54	\$33.60	\$96.90	\$77.80	\$125.50	\$157.20
55-59	\$36.30	\$104.40	\$81.80	\$135.80	\$170.30
60-64	\$36.30	\$112.10	\$83.80	\$145.80	\$183.30
65-69	\$38.80	\$111.50	\$88.30	\$145.10	\$173.50
70-79	\$44.30	\$127.50	\$99.80	\$164.90	\$197.30
80-89	\$50.10	\$144.00	\$111.70	\$187.00	\$225.60
90+	\$60.20	\$173.10	\$143.20	\$225.00	\$254.80

1 to 2 Children					
Age	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
0-4	\$8.00	\$22.60	\$20.30	\$29.60	\$34.90
5-20	\$12.20	\$35.10	\$35.30	\$45.50	\$77.90

3 or More Children					
Age	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
0-4	\$7.30	\$20.40	\$17.90	\$26.40	\$31.40
5-20	\$11.20	\$31.50	\$31.60	\$41.20	\$70.10

\*No medical questionnaire required at the time of application.

\*\*Medical questionnaire required at the time of application.

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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.



## Sample of Monthly Premium Calculations

### Extended Health Care Plan

Family Member	Age Group	Premium
Doug	55-59	\$36.00
Fran	45-54	\$32.80
<b>Total</b>		<b>\$68.80</b>

### Dental Enhanced Plan

Family Member	Age Group	Premium
Doug	55-59	\$104.30
Fran	45-54	\$94.00
Rachel	5-20	\$34.10
Jason	5-20	\$34.10
<b>Total</b>		<b>\$266.50</b>

### Three Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$84.60
Fran	45-54	\$78.70
<b>Total</b>		<b>\$163.30</b>

### Four Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$135.60
Fran	45-54	\$122.30
Jason	5-20	\$43.90
<b>Total</b>		<b>\$301.80</b>

### Five Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$166.80
Fran	45-54	\$150.90
<b>Total</b>		<b>\$317.70</b>

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CARP.RS.PR (04/2021)



Manulife



## Health & Dental Insurance for CARP Members

Monthly Premiums Per Person  
Prairies

The Manufacturers Life Insurance  
Company (Manulife)

# Monthly Premiums Per Person – Prairies

Single					
Age Group	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
21-44	\$28.90	\$82.80	\$76.50	\$107.60	\$140.80
45-54	\$36.90	\$106.20	\$91.90	\$137.90	\$168.00
55-59	\$40.70	\$116.90	\$97.90	\$151.70	\$185.10
60-64	\$40.70	\$128.40	\$101.10	\$166.60	\$203.10
65-69	\$45.90	\$132.30	\$111.10	\$171.80	\$211.20
70-79	\$52.00	\$149.80	\$124.60	\$194.50	\$241.60
80-89	\$57.60	\$166.40	\$133.10	\$215.90	\$272.40
90+	\$65.70	\$189.70	\$152.90	\$246.50	\$303.80

Couple					
Age Group	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
21-44	\$25.10	\$72.50	\$64.80	\$94.00	\$125.60
45-54	\$32.80	\$94.00	\$78.70	\$122.30	\$150.90
55-59	\$36.00	\$104.30	\$84.60	\$135.60	\$166.80
60-64	\$36.00	\$114.50	\$87.50	\$148.90	\$183.50
65-69	\$41.30	\$118.70	\$96.50	\$154.30	\$191.30
70-79	\$46.80	\$135.40	\$109.40	\$175.40	\$219.90
80-89	\$52.30	\$150.70	\$117.70	\$195.80	\$248.90
90+	\$60.20	\$173.10	\$136.50	\$225.00	\$278.60

1 to 2 Children					
Age	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
0-4	\$8.20	\$23.30	\$21.00	\$30.00	\$35.50
5-20	\$11.90	\$34.10	\$33.40	\$43.90	\$72.30

3 or More Children					
Age	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
0-4	\$7.30	\$20.70	\$18.90	\$26.90	\$31.80
5-20	\$10.80	\$30.20	\$29.90	\$39.30	\$65.20

\*No medical questionnaire required at the time of application.

\*\*Medical questionnaire required at the time of application.

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## Sample of Monthly Premium Calculations

### Extended Health Care Plan

Family Member	Age Group	Premium
Doug	55-59	\$39.10
Fran	45-54	\$35.40
<b>Total</b>		<b>\$74.50</b>

### Dental Enhanced Plan

Family Member	Age Group	Premium
Doug	55-59	\$112.10
Fran	45-54	\$102.30
Rachel	5-20	\$37.50
Jason	5-20	\$37.50
<b>Total</b>		<b>\$289.40</b>

### Three Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$92.10
Fran	45-54	\$86.20
<b>Total</b>		<b>\$178.30</b>

### Four Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$145.80
Fran	45-54	\$132.50
Jason	5-20	\$48.50
<b>Total</b>		<b>\$326.80</b>

### Five Star Plan

Family Member	Age Group	Premium
Doug	55-59	\$186.50
Fran	45-54	\$168.50
<b>Total</b>		<b>\$355.00</b>

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## Health & Dental Insurance for CARP Members

Monthly Premiums Per Person  
Atlantic Provinces & the Territories

The Manufacturers Life Insurance  
Company (Manulife)

# Monthly Premiums Per Person – Atlantic Provinces & the Territories

Single					
Age Group	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
21-44	\$30.90	\$89.60	\$82.60	\$116.50	\$156.10
45-54	\$39.80	\$114.50	\$99.50	\$148.90	\$186.50
55-59	\$43.50	\$125.40	\$105.90	\$163.20	\$205.80
60-64	\$43.50	\$136.90	\$109.30	\$178.00	\$226.40
65-69	\$47.00	\$136.10	\$116.80	\$176.40	\$228.90
70-79	\$53.40	\$153.80	\$132.10	\$199.70	\$262.80
80-89	\$60.00	\$172.60	\$148.50	\$224.30	\$297.60
90+	\$70.50	\$203.50	\$184.10	\$264.50	\$338.50

Couple					
Age Group	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
21-44	\$27.30	\$78.80	\$70.70	\$102.70	\$139.60
45-54	\$35.40	\$102.30	\$86.20	\$132.50	\$168.50
55-59	\$39.10	\$112.10	\$92.10	\$145.80	\$186.50
60-64	\$39.10	\$123.60	\$95.50	\$160.20	\$205.70
65-69	\$42.20	\$122.10	\$102.10	\$158.50	\$208.00
70-79	\$48.30	\$139.20	\$116.50	\$180.80	\$239.30
80-89	\$54.40	\$156.80	\$131.70	\$203.50	\$272.40
90+	\$64.70	\$186.00	\$165.90	\$241.70	\$311.10

1 to 2 Children					
Age	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
0-4	\$8.70	\$25.20	\$22.80	\$32.50	\$39.50
5-20	\$12.80	\$37.50	\$37.00	\$48.50	\$80.90

3 or More Children					
Age	Extended Health Care Plan*	Dental Enhanced Plan*	Three Star Plan*	Four Star Plan**	Five Star Plan**
0-4	\$8.00	\$22.40	\$20.70	\$29.20	\$35.70
5-20	\$11.90	\$33.70	\$33.40	\$43.80	\$72.80

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