

Sample of Monthly Premium Calculations

EXTENDED HEALTH CARE PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$39.80
Fran	45 – 54	\$35.80
TOTAL		\$75.60

DENTAL ENHANCED PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$122.50
Fran	45 – 54	\$110.10
Rachel	5 – 20	\$38.30
Jason	5 – 20	\$38.30
TOTAL		\$309.20

THREE STAR PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$91.30
Fran	45 – 54	\$84.90
TOTAL		\$176.20

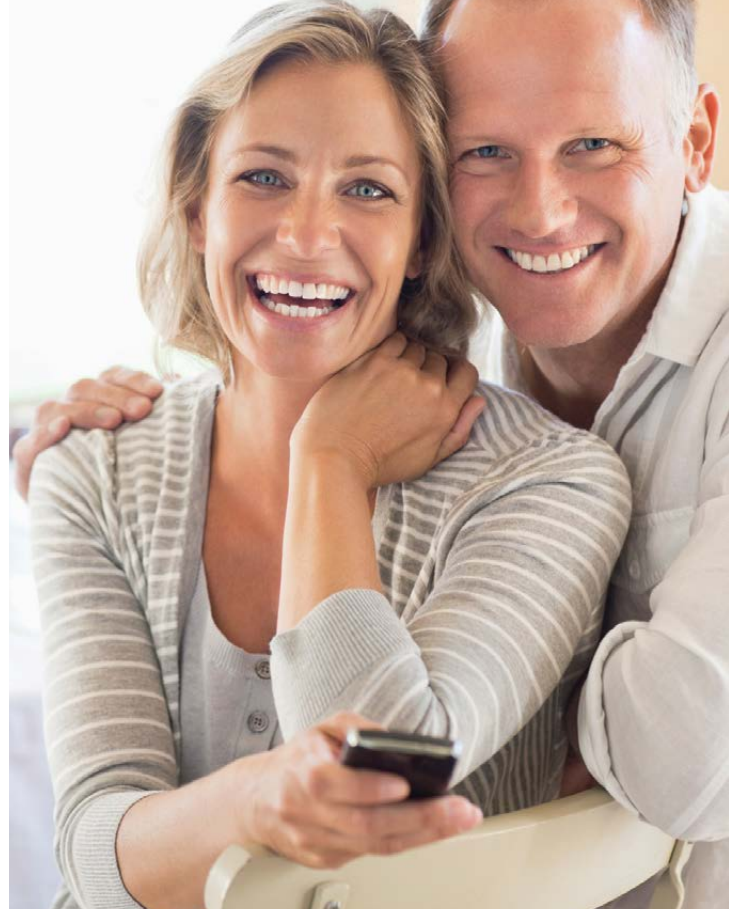
FOUR STAR PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$158.50
Fran	45 – 54	\$143.10
Jason	5 – 20	\$50.00
TOTAL		\$351.60

FIVE STAR PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$201.90
Fran	45 – 54	\$182.50
TOTAL		\$384.40

Premiums are effective June 1, 2017, and are subject to change without notice.



Health & Dental Insurance for CARP Members

Monthly Premiums Per Person
Alberta

The Manufacturers Life Insurance Company

Monthly Premiums Per Person Alberta

Residents of Quebec, please call
1-877-551-5566 toll-free to
discuss your coverage options.

Age Group	No Medical Questionnaire Required At Time Of Application for the following plans:			Medical Questionnaire Required for the following plans:	
	EXTENDED HEALTH CARE PLAN	DENTAL ENHANCED PLAN	THREE STAR PLAN	FOUR STAR PLAN	FIVE STAR PLAN
Single					
Under age 45	\$31.20	\$96.00	\$81.40	\$124.50	\$170.80
45 – 54	\$39.90	\$123.10	\$97.40	\$159.70	\$201.80
55 – 59	\$44.10	\$135.80	\$104.90	\$176.30	\$222.50
60 – 64	\$44.10	\$148.70	\$116.70	\$193.00	\$242.80
65 – 69	\$38.00	\$117.30	\$105.50	\$152.30	\$175.40
70 – 79	\$42.50	\$131.20	\$118.60	\$170.40	\$195.70
80 – 89	\$45.90	\$141.50	\$130.40	\$184.20	\$212.60
90+	\$51.90	\$160.10	\$155.80	\$207.90	\$227.70
Couple					
Under age 45	\$27.50	\$85.00	\$69.50	\$110.30	\$153.90
45 – 54	\$35.80	\$110.10	\$84.90	\$143.10	\$182.50
55 – 59	\$39.80	\$122.50	\$91.30	\$158.50	\$201.90
60 – 64	\$39.80	\$134.30	\$102.60	\$174.30	\$221.20
65 – 69	\$34.00	\$104.80	\$91.60	\$136.00	\$157.80
70 – 79	\$38.10	\$117.50	\$103.60	\$152.70	\$176.40
80 – 89	\$41.50	\$127.50	\$114.80	\$165.50	\$192.60
90+	\$47.10	\$145.00	\$139.40	\$188.40	\$207.00
1 to 2 children					
Under age 5	\$8.20	\$26.00	\$22.60	\$33.80	\$41.00
5 – 20	\$12.50	\$38.30	\$36.90	\$50.00	\$86.80
3 or more children					
Under age 5	\$7.60	\$23.40	\$20.40	\$30.30	\$36.80
5 – 20	\$11.20	\$34.30	\$33.20	\$44.80	\$78.10

Premiums are effective June 1, 2017, 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.

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Plans offered by The McLennan Group Life Insurance Inc.



Sample of Monthly Premium Calculations

EXTENDED HEALTH CARE PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$35.10
Fran	45 – 54	\$31.80
TOTAL		\$66.90

DENTAL ENHANCED PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$107.70
Fran	45 – 54	\$98.30
Rachel	5 – 20	\$36.10
Jason	5 – 20	\$36.10
TOTAL		\$278.20

THREE STAR PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$86.30
Fran	45 – 54	\$80.80
TOTAL		\$167.10

FOUR STAR PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$140.10
Fran	45 – 54	\$127.40
Jason	5 – 20	\$46.60
TOTAL		\$314.10

FIVE STAR PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$182.80
Fran	45 – 54	\$165.20
TOTAL		\$348.00

Premiums are effective June 1, 2017, and are subject to change without notice.



Health & Dental Insurance for CARP Members

Monthly Premiums Per Person
Atlantic Provinces & the Territories

The Manufacturers Life Insurance Company

Monthly Premiums Per Person

Atlantic Provinces & the Territories

Residents of Quebec, please call
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Age Group	No Medical Questionnaire Required At Time Of Application for the following plans:			Medical Questionnaire Required for the following plans:	
	EXTENDED HEALTH CARE PLAN	DENTAL ENHANCED PLAN	THREE STAR PLAN	FOUR STAR PLAN	FIVE STAR PLAN
Single					
Under age 45	\$27.80	\$86.10	\$77.50	\$112.00	\$153.00
45 – 54	\$35.80	\$110.10	\$93.30	\$143.10	\$182.80
55 – 59	\$39.10	\$120.50	\$99.30	\$156.90	\$201.80
60 – 64	\$39.10	\$131.60	\$102.50	\$171.10	\$222.00
65 – 69	\$42.30	\$130.80	\$109.60	\$169.50	\$224.40
70 – 79	\$48.10	\$147.80	\$123.90	\$192.00	\$257.60
80 – 89	\$53.90	\$165.90	\$139.20	\$215.60	\$291.80
90+	\$63.40	\$195.60	\$172.70	\$254.20	\$331.90
Couple					
Under age 45	\$24.60	\$75.80	\$66.20	\$98.70	\$136.90
45 – 54	\$31.80	\$98.30	\$80.80	\$127.40	\$165.20
55 – 59	\$35.10	\$107.70	\$86.30	\$140.10	\$182.80
60 – 64	\$35.10	\$118.80	\$89.60	\$154.00	\$201.70
65 – 69	\$38.00	\$117.40	\$95.70	\$152.40	\$203.90
70 – 79	\$43.50	\$133.80	\$109.30	\$173.80	\$234.60
80 – 89	\$48.90	\$150.70	\$123.50	\$195.60	\$267.10
90+	\$58.20	\$178.80	\$155.50	\$232.40	\$305.00
1 to 2 children					
Under age 5	\$7.80	\$24.20	\$21.50	\$31.30	\$38.70
5 – 20	\$11.50	\$36.10	\$34.70	\$46.60	\$79.30
3 or more children					
Under age 5	\$7.20	\$21.60	\$19.40	\$28.00	\$35.00
5 – 20	\$10.70	\$32.40	\$31.30	\$42.10	\$71.40

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