

## Sample of Monthly Premium Calculations

### EXTENDED HEALTH CARE PLAN

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

### DENTAL ENHANCED PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$118.60
Fran	45 – 54	\$106.60
Rachel	5 – 20	\$37.10
Jason	5 – 20	\$37.10
<b>TOTAL</b>		<b>\$299.40</b>

### THREE STAR PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$92.10
Fran	45 – 54	\$85.60
<b>TOTAL</b>		<b>\$177.70</b>

### FOUR STAR PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$156.00
Fran	45 – 54	\$140.80
Jason	5 – 20	\$49.20
<b>TOTAL</b>		<b>\$346.00</b>

### FIVE STAR PLAN

Family Member	Age Group	Premium
Doug	55 – 59	\$197.10
Fran	45 – 54	\$178.10
<b>TOTAL</b>		<b>\$375.20</b>

Premiums are effective June 1, 2018, 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

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
<b>Single</b>					
Under age 45	\$31.20	\$92.90	\$82.10	\$122.50	\$166.70
45 – 54	\$39.90	\$119.20	\$98.20	\$157.10	\$197.00
55 – 59	\$44.10	\$131.50	\$105.80	\$173.50	\$217.20
60 – 64	\$44.10	\$143.90	\$117.70	\$189.90	\$237.00
65 – 69	\$38.00	\$113.50	\$106.40	\$149.90	\$171.20
70 – 79	\$42.50	\$127.00	\$119.60	\$167.70	\$191.00
80 – 89	\$45.90	\$137.00	\$131.50	\$181.30	\$207.50
90+	\$51.90	\$155.00	\$157.10	\$204.60	\$222.20
<b>Couple</b>					
Under age 45	\$27.50	\$82.30	\$70.10	\$108.50	\$150.20
45 – 54	\$35.80	\$106.60	\$85.60	\$140.80	\$178.10
55 – 59	\$39.80	\$118.60	\$92.10	\$156.00	\$197.10
60 – 64	\$39.80	\$130.00	\$103.50	\$171.50	\$215.90
65 – 69	\$34.00	\$101.40	\$92.40	\$133.80	\$154.00
70 – 79	\$38.10	\$113.70	\$104.50	\$150.30	\$172.20
80 – 89	\$41.50	\$123.40	\$115.80	\$162.90	\$188.00
90+	\$47.10	\$140.40	\$140.60	\$185.40	\$202.00
<b>1 to 2 children</b>					
Under age 5	\$8.20	\$25.20	\$22.80	\$33.30	\$40.00
5 – 20	\$12.50	\$37.10	\$37.20	\$49.20	\$84.70
<b>3 or more children</b>					
Under age 5	\$7.60	\$22.70	\$20.60	\$29.80	\$35.90
5 – 20	\$11.20	\$33.20	\$33.50	\$44.10	\$76.20

Premiums are effective June 1, 2018, 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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# Monthly Premiums Per Person

## Prairies

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
<b>Single</b>					
Under age 45	\$26.00	\$79.60	\$73.50	\$103.40	\$138.00
45 – 54	\$33.20	\$102.10	\$88.30	\$132.50	\$164.70
55 – 59	\$36.60	\$112.40	\$94.10	\$145.80	\$181.50
60 – 64	\$36.60	\$123.40	\$97.20	\$160.10	\$199.10
65 – 69	\$41.30	\$127.20	\$106.80	\$165.10	\$207.10
70 – 79	\$46.80	\$144.00	\$119.80	\$187.00	\$236.90
80 – 89	\$51.80	\$159.90	\$127.90	\$207.50	\$267.10
90+	\$59.10	\$182.40	\$147.00	\$237.00	\$297.80
<b>Couple</b>					
Under age 45	\$22.60	\$69.70	\$62.30	\$90.40	\$123.10
45 – 54	\$29.50	\$90.40	\$75.70	\$117.50	\$147.90
55 – 59	\$32.40	\$100.30	\$81.30	\$130.30	\$163.50
60 – 64	\$32.40	\$110.10	\$84.10	\$143.10	\$179.90
65 – 69	\$37.20	\$114.10	\$92.70	\$148.30	\$187.50
70 – 79	\$42.10	\$130.10	\$105.20	\$168.60	\$215.60
80 – 89	\$47.10	\$144.80	\$113.10	\$188.20	\$244.00
90+	\$54.10	\$166.40	\$131.20	\$216.30	\$273.10
<b>1 to 2 children</b>					
Under age 5	\$7.30	\$22.40	\$20.20	\$28.80	\$34.80
5 – 20	\$10.70	\$32.70	\$32.10	\$42.20	\$70.90
<b>3 or more children</b>					
Under age 5	\$6.60	\$19.90	\$18.10	\$25.90	\$31.20
5 – 20	\$9.70	\$29.00	\$28.70	\$37.70	\$63.90

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