

The Association  
Health & Dental Insurance Plan

## Monthly Premiums for Residents of Quebec

Effective May 1, 2018



The Association Health & Dental  
Insurance Plan is underwritten by  
**The Manufacturers Life  
Insurance Company (Manulife).**

Manulife and the Block Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence. © 2018 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

Accessible formats and communication supports are available upon request. Visit [Manulife.com/accessibility](https://www.manulife.com/accessibility) for more information.

**The Manufacturers Life  
Insurance Company**

# The Association Health & Dental Plan

## → Monthly Premiums for Residents of Quebec

Quebec Cost per month per person				
Health & Dental Plans				
AGE GROUP	BASE PLAN	BRONZE PLAN	SILVER PLAN	GOLD PLAN
<b>Single Adults</b>				
18-44	\$ 74.50	\$ 93.00	\$114.80	\$158.80
45-54	\$ 89.10	\$110.30	\$130.90	\$197.30
55-59	\$ 90.70	\$113.60	\$141.90	\$203.10
60-64	\$ 95.00	\$118.50	\$152.50	\$218.80
65-69	\$103.00	\$121.30	\$156.60	\$221.80
70-79	\$111.10	\$128.20	\$170.50	\$236.90
80-89	\$118.30	\$136.00	\$182.70	\$264.20
90+	\$170.40	\$173.00	\$247.80	\$337.20
<b>Couples (per adult)</b>				
18-44	\$ 62.30	\$ 80.20	\$102.60	\$145.10
45-54	\$ 75.50	\$ 95.90	\$117.60	\$181.90
55-59	\$ 77.00	\$ 99.40	\$127.30	\$187.60
60-64	\$ 81.30	\$103.60	\$138.10	\$202.70
65-69	\$ 87.90	\$106.10	\$141.90	\$205.30
70-79	\$ 96.10	\$112.30	\$155.10	\$219.50
80-89	\$102.90	\$120.20	\$167.10	\$245.80
90+	\$152.10	\$154.90	\$229.90	\$316.00
<b>Child (per child, for families with 1 or 2 children)</b>				
0-4	\$ 18.50	\$ 19.10	\$ 24.00	\$ 30.70
5-20	\$ 36.60	\$ 46.50	\$ 58.50	\$ 93.20
<b>Child (per child, for families with 3 or more children)</b>				
0-4	\$ 16.30	\$ 17.50	\$ 21.80	\$ 27.80
5-20	\$ 32.90	\$ 42.00	\$ 52.90	\$ 83.60
<b>Dental Plans</b>				
Single	\$ 70.30	\$ 82.10	\$ 88.50	\$132.10
Couple	\$ 58.40	\$ 70.20	\$ 77.50	\$119.50
<b>Child (per child, for families with 1 or 2 children)</b>				
0-4	\$ 8.10	\$ 8.20	\$ 8.30	\$ 8.40
5-20	\$ 30.10	\$ 34.20	\$ 39.50	\$ 70.20
<b>Child (per child, for families with 3 or more children)</b>				
0-04	\$ 7.40	\$ 7.50	\$ 7.60	\$ 7.70
5-20	\$ 27.00	\$ 30.70	\$ 35.70	\$ 63.20

Premiums for couples and children are per each individual. Premiums are based on an individual's age at time of application. Premiums will change as an individual's age increases in accordance with published age groups. Premiums are effective May 1, 2018, and subject to change without notice.

## Payment Options

### Initial Payment Two (2) months' premium using:

**OPTION #1 Pre-Authorized Debit (PAD)**

**OPTION #2 Credit Card Account**

Visa, MasterCard or American Express

### Subsequent Payments

**OPTION #1 Pre-Authorized Debit (PAD)**

- Monthly
- Semi-annual: 2% discount
- Annual: 4% discount

Important: for verification purposes, we require a sample cheque marked 'VOID'.

**OPTION #2 Credit Card Account**

Visa, MasterCard or American Express

- Monthly
- Semi-annual
- Annual

Please note: billing frequency discounts are not available for credit card payment options.

**OPTION #3 Direct Billing**

- Semi-annual: 2% discount
- Annual: 4% discount

