



## Monthly Rates for Ontario



| Single           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 47.77  | N/A    | 174.10   |        | 93.34   | N/A    |
| <b>AGE 45-54</b> | 56.60  | N/A    | 191.21   |        | 109.93  | N/A    |
| <b>AGE 55-59</b> | 62.78  | N/A    | 197.11   |        | 112.45  | N/A    |
| <b>AGE 60-64</b> | 67.45  | N/A    | 199.86   |        | 124.03  | N/A    |
| <b>AGE 65-69</b> | 55.94  | N/A    | 164.55   |        | 104.04  | N/A    |
| <b>AGE 70-79</b> | 67.12  | N/A    | 183.23   |        | 128.70  | N/A    |
| <b>AGE 80-89</b> | 86.57  | N/A    | 259.70   |        | 207.24  | N/A    |

| Couple           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 86.59  | N/A    | 318.63   |        | 169.16  | N/A    |
| <b>AGE 45-54</b> | 103.57 | N/A    | 350.74   |        | 200.79  | N/A    |
| <b>AGE 55-59</b> | 115.76 | N/A    | 362.77   |        | 206.06  | N/A    |
| <b>AGE 60-64</b> | 124.80 | N/A    | 369.73   |        | 228.45  | N/A    |
| <b>AGE 65-69</b> | 101.99 | N/A    | 301.97   |        | 190.59  | N/A    |
| <b>AGE 70-79</b> | 124.80 | N/A    | 339.18   |        | 239.38  | N/A    |
| <b>AGE 80-89</b> | 163.74 | N/A    | 487.86   |        | 390.47  | N/A    |

*Couple rates are based on the oldest spouse*

| Children (per child)              | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|-----------------------------------|--------|--------|----------|--------|---------|--------|
|                                   | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>Families with 1-2 children</b> | 9.77   | N/A    | 39.63    |        | 19.98   | N/A    |
| <b>Families with 3+ children</b>  | 8.79   | N/A    | 35.67    |        | 17.98   | N/A    |

*\*Protect plan must include both health and dental coverage*

*Rates are based on the older of the member or spouse's age band and there is a per child rate based on the number of children.*

*soloplus™ premium rates are guaranteed for the first twelve months of a member's coverage and will be reviewed annually thereafter. Factors affecting premium changes at renewal include but are not limited to age, province of residence, and medical and dental cost increases.*

*Premiums are effective as of February 22, 2018 and are subject to change without notice.*

*Maximum issue age is the date the applicant reaches age 75. Coverage terminates the date the policyholder reaches age 90.*

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## Monthly Rates for Alberta



| Single           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 33.33  | N/A    | 167.11   |        | 71.40   | N/A    |
| <b>AGE 45-54</b> | 38.57  | N/A    | 179.43   |        | 83.06   | N/A    |
| <b>AGE 55-59</b> | 42.99  | N/A    | 191.64   |        | 88.42   | N/A    |
| <b>AGE 60-64</b> | 45.28  | N/A    | 186.83   |        | 95.04   | N/A    |
| <b>AGE 65-69</b> | 37.04  | N/A    | 141.59   |        | 74.63   | N/A    |
| <b>AGE 70-79</b> | 40.28  | N/A    | 145.62   |        | 82.90   | N/A    |
| <b>AGE 80-89</b> | 44.28  | N/A    | 169.96   |        | 109.86  | N/A    |

| Couple           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 60.34  | N/A    | 306.16   |        | 129.59  | N/A    |
| <b>AGE 45-54</b> | 70.82  | N/A    | 331.88   |        | 152.28  | N/A    |
| <b>AGE 55-59</b> | 80.00  | N/A    | 354.00   |        | 163.00  | N/A    |
| <b>AGE 60-64</b> | 84.37  | N/A    | 344.89   |        | 176.21  | N/A    |
| <b>AGE 65-69</b> | 68.13  | N/A    | 261.89   |        | 136.90  | N/A    |
| <b>AGE 70-79</b> | 74.37  | N/A    | 270.49   |        | 153.99  | N/A    |
| <b>AGE 80-89</b> | 82.64  | N/A    | 319.19   |        | 205.11  | N/A    |

*Couple rates are based on the oldest spouse*

| Children (per child)              | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|-----------------------------------|--------|--------|----------|--------|---------|--------|
|                                   | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>Families with 1-2 children</b> | 13.15  | N/A    | 48.96    |        | 25.85   | N/A    |
| <b>Families with 3+ children</b>  | 11.84  | N/A    | 44.06    |        | 23.26   | N/A    |

*\*Protect plan must include both health and dental coverage*

*Rates are based on the older of the member or spouse's age band and there is a per child rate based on the number of children.*

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*Maximum issue age is the date the applicant reaches age 75. Coverage terminates the date the policyholder reaches age 90.*

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Monthly Rates for British Columbia



| Single           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 74.93  | N/A    | 194.57   |        | 118.02  | N/A    |
| <b>AGE 45-54</b> | 86.59  | N/A    | 212.51   |        | 136.50  | N/A    |
| <b>AGE 55-59</b> | 96.15  | N/A    | 226.39   |        | 143.87  | N/A    |
| <b>AGE 60-64</b> | 101.62 | N/A    | 230.09   |        | 155.99  | N/A    |
| <b>AGE 65-69</b> | 79.34  | N/A    | 180.33   |        | 124.14  | N/A    |
| <b>AGE 70-79</b> | 89.64  | N/A    | 200.36   |        | 148.24  | N/A    |
| <b>AGE 80-89</b> | 104.88 | N/A    | 245.16   |        | 198.20  | N/A    |

| Couple           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 136.37 | N/A    | 356.52   |        | 214.38  | N/A    |
| <b>AGE 45-54</b> | 159.24 | N/A    | 390.66   |        | 250.03  | N/A    |
| <b>AGE 55-59</b> | 178.29 | N/A    | 418.21   |        | 265.52  | N/A    |
| <b>AGE 60-64</b> | 189.31 | N/A    | 425.23   |        | 289.12  | N/A    |
| <b>AGE 65-69</b> | 144.84 | N/A    | 331.13   |        | 227.16  | N/A    |
| <b>AGE 70-79</b> | 166.01 | N/A    | 373.55   |        | 275.10  | N/A    |
| <b>AGE 80-89</b> | 196.72 | N/A    | 459.35   |        | 372.46  | N/A    |

*Couple rates are based on the oldest spouse*

| Children (per child)              | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|-----------------------------------|--------|--------|----------|--------|---------|--------|
|                                   | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>Families with 1-2 children</b> | 25.25  | N/A    | 59.33    |        | 40.50   | N/A    |
| <b>Families with 3+ children</b>  | 22.73  | N/A    | 53.40    |        | 36.45   | N/A    |

*\*Protect plan must include both health and dental coverage*

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## Monthly Rates for Manitoba



| Single           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 93.95  | N/A    | 203.57   |        | 132.26  | N/A    |
| <b>AGE 45-54</b> | 108.04 | N/A    | 227.84   |        | 155.48  | N/A    |
| <b>AGE 55-59</b> | 120.38 | N/A    | 242.85   |        | 164.93  | N/A    |
| <b>AGE 60-64</b> | 126.56 | N/A    | 248.35   |        | 177.83  | N/A    |
| <b>AGE 65-69</b> | 124.95 | N/A    | 236.93   |        | 180.41  | N/A    |
| <b>AGE 70-79</b> | 138.50 | N/A    | 264.62   |        | 210.21  | N/A    |
| <b>AGE 80-89</b> | 157.69 | N/A    | 305.35   |        | 258.08  | N/A    |

| Couple           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 168.18 | N/A    | 370.32   |        | 238.37  | N/A    |
| <b>AGE 45-54</b> | 196.30 | N/A    | 416.37   |        | 282.96  | N/A    |
| <b>AGE 55-59</b> | 220.13 | N/A    | 446.21   |        | 300.62  | N/A    |
| <b>AGE 60-64</b> | 233.52 | N/A    | 456.99   |        | 326.98  | N/A    |
| <b>AGE 65-69</b> | 230.31 | N/A    | 436.79   |        | 332.59  | N/A    |
| <b>AGE 70-79</b> | 257.35 | N/A    | 492.20   |        | 390.92  | N/A    |
| <b>AGE 80-89</b> | 295.65 | N/A    | 572.03   |        | 484.87  | N/A    |

*Couple rates are based on the oldest spouse*

| Children (per child)              | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|-----------------------------------|--------|--------|----------|--------|---------|--------|
|                                   | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>Families with 1-2 children</b> | 36.82  | N/A    | 76.74    |        | 58.39   | N/A    |
| <b>Families with 3+ children</b>  | 33.14  | N/A    | 69.06    |        | 52.55   | N/A    |

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## Monthly Rates for Saskatchewan



| Single           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 76.70  | N/A    | 178.14   |        | 114.39  | N/A    |
| <b>AGE 45-54</b> | 88.24  | N/A    | 198.93   |        | 133.85  | N/A    |
| <b>AGE 55-59</b> | 98.22  | N/A    | 211.80   |        | 141.94  | N/A    |
| <b>AGE 60-64</b> | 103.49 | N/A    | 214.68   |        | 153.32  | N/A    |
| <b>AGE 65-69</b> | 87.68  | N/A    | 193.78   |        | 125.51  | N/A    |
| <b>AGE 70-79</b> | 97.89  | N/A    | 218.81   |        | 147.88  | N/A    |
| <b>AGE 80-89</b> | 119.98 | N/A    | 244.99   |        | 197.18  | N/A    |

| Couple           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 137.77 | N/A    | 322.75   |        | 206.01  | N/A    |
| <b>AGE 45-54</b> | 159.72 | N/A    | 353.14   |        | 233.46  | N/A    |
| <b>AGE 55-59</b> | 179.43 | N/A    | 387.20   |        | 259.18  | N/A    |
| <b>AGE 60-64</b> | 190.41 | N/A    | 398.18   |        | 281.93  | N/A    |
| <b>AGE 65-69</b> | 161.73 | N/A    | 356.56   |        | 231.48  | N/A    |
| <b>AGE 70-79</b> | 182.12 | N/A    | 404.51   |        | 275.50  | N/A    |
| <b>AGE 80-89</b> | 225.80 | N/A    | 457.54   |        | 371.21  | N/A    |

*Couple rates are based on the oldest spouse*

| Children (per child)              | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|-----------------------------------|--------|--------|----------|--------|---------|--------|
|                                   | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>Families with 1-2 children</b> | 23.24  | N/A    | 53.64    |        | 34.98   | N/A    |
| <b>Families with 3+ children</b>  | 20.91  | N/A    | 48.28    |        | 31.48   | N/A    |

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Monthly Rates for New-Brunswick



| Single           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 21.87  | N/A    | 126.05   |        | 48.99   | N/A    |
| <b>AGE 45-54</b> | 25.47  | N/A    | 137.47   |        | 58.25   | N/A    |
| <b>AGE 55-59</b> | 28.23  | N/A    | 147.13   |        | 61.47   | N/A    |
| <b>AGE 60-64</b> | 29.95  | N/A    | 142.35   |        | 66.90   | N/A    |
| <b>AGE 65-69</b> | 29.89  | N/A    | 129.37   |        | 68.15   | N/A    |
| <b>AGE 70-79</b> | 33.17  | N/A    | 138.24   |        | 79.43   | N/A    |
| <b>AGE 80-89</b> | 37.48  | N/A    | 146.76   |        | 96.82   | N/A    |

| Couple           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 39.42  | N/A    | 232.61   |        | 88.62   | N/A    |
| <b>AGE 45-54</b> | 46.37  | N/A    | 251.66   |        | 106.18  | N/A    |
| <b>AGE 55-59</b> | 51.68  | N/A    | 268.99   |        | 112.62  | N/A    |
| <b>AGE 60-64</b> | 55.18  | N/A    | 263.33   |        | 122.80  | N/A    |
| <b>AGE 65-69</b> | 55.12  | N/A    | 239.10   |        | 125.79  | N/A    |
| <b>AGE 70-79</b> | 61.62  | N/A    | 256.01   |        | 147.64  | N/A    |
| <b>AGE 80-89</b> | 70.31  | N/A    | 275.15   |        | 181.64  | N/A    |

*Couple rates are based on the oldest spouse*

| Children (per child)              | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|-----------------------------------|--------|--------|----------|--------|---------|--------|
|                                   | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>Families with 1-2 children</b> | 8.73   | N/A    | 39.95    |        | 20.12   | N/A    |
| <b>Families with 3+ children</b>  | 7.86   | N/A    | 35.95    |        | 18.11   | N/A    |

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## Monthly Rates for Nova-Scotia



| Single           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 61.45  | N/A    | 177.24   |        | 108.90  | N/A    |
| <b>AGE 45-54</b> | 71.23  | N/A    | 198.79   |        | 128.67  | N/A    |
| <b>AGE 55-59</b> | 79.03  | N/A    | 210.81   |        | 135.85  | N/A    |
| <b>AGE 60-64</b> | 83.67  | N/A    | 214.33   |        | 147.78  | N/A    |
| <b>AGE 65-69</b> | 63.27  | N/A    | 170.00   |        | 116.96  | N/A    |
| <b>AGE 70-79</b> | 71.56  | N/A    | 189.95   |        | 139.71  | N/A    |
| <b>AGE 80-89</b> | 83.09  | N/A    | 217.76   |        | 175.94  | N/A    |

| Couple           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 111.80 | N/A    | 324.49   |        | 197.90  | N/A    |
| <b>AGE 45-54</b> | 131.49 | N/A    | 365.27   |        | 236.31  | N/A    |
| <b>AGE 55-59</b> | 146.51 | N/A    | 390.24   |        | 250.85  | N/A    |
| <b>AGE 60-64</b> | 156.18 | N/A    | 397.12   |        | 273.85  | N/A    |
| <b>AGE 65-69</b> | 115.30 | N/A    | 312.54   |        | 214.39  | N/A    |
| <b>AGE 70-79</b> | 132.49 | N/A    | 351.08   |        | 259.09  | N/A    |
| <b>AGE 80-89</b> | 155.68 | N/A    | 408.97   |        | 330.27  | N/A    |

*Couple rates are based on the oldest spouse*

| Children (per child)              | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|-----------------------------------|--------|--------|----------|--------|---------|--------|
|                                   | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>Families with 1-2 children</b> | 33.50  | N/A    | 49.57    |        | 32.25   | N/A    |
| <b>Families with 3+ children</b>  | 30.15  | N/A    | 44.61    |        | 29.02   | N/A    |

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Monthly Rates for Prince-Edward-Island



| Single           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 18.29  | N/A    | 123.11   |        | 49.56   | N/A    |
| <b>AGE 45-54</b> | 21.24  | N/A    | 134.39   |        | 58.81   | N/A    |
| <b>AGE 55-59</b> | 23.58  | N/A    | 143.61   |        | 61.95   | N/A    |
| <b>AGE 60-64</b> | 24.90  | N/A    | 140.52   |        | 67.22   | N/A    |
| <b>AGE 65-69</b> | 21.97  | N/A    | 119.58   |        | 61.50   | N/A    |
| <b>AGE 70-79</b> | 24.68  | N/A    | 126.41   |        | 72.65   | N/A    |
| <b>AGE 80-89</b> | 28.27  | N/A    | 135.92   |        | 89.76   | N/A    |

| Couple           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 33.11  | N/A    | 229.59   |        | 93.17   | N/A    |
| <b>AGE 45-54</b> | 38.81  | N/A    | 251.13   |        | 111.43  | N/A    |
| <b>AGE 55-59</b> | 43.29  | N/A    | 268.98   |        | 117.98  | N/A    |
| <b>AGE 60-64</b> | 46.16  | N/A    | 264.14   |        | 128.67  | N/A    |
| <b>AGE 65-69</b> | 40.51  | N/A    | 224.15   |        | 117.38  | N/A    |
| <b>AGE 70-79</b> | 45.77  | N/A    | 240.90   |        | 139.76  | N/A    |
| <b>AGE 80-89</b> | 52.59  | N/A    | 260.73   |        | 174.65  | N/A    |

*Couple rates are based on the oldest spouse*

| Children (per child)              | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|-----------------------------------|--------|--------|----------|--------|---------|--------|
|                                   | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>Families with 1-2 children</b> | 6.66   | N/A    | 38.71    |        | 19.80   | N/A    |
| <b>Families with 3+ children</b>  | 5.99   | N/A    | 34.84    |        | 17.82   | N/A    |

*\*Protect plan must include both health and dental coverage*

*Rates are based on the older of the member or spouse's age band and there is a per child rate based on the number of children.*

*soloplus™ premium rates are guaranteed for the first twelve months of a member's coverage and will be reviewed annually thereafter. Factors affecting premium changes at renewal include but are not limited to age, province of residence, and medical and dental cost increases.*

*Premiums are effective as of February 22, 2018 and are subject to change without notice.*

*Maximum issue age is the date the applicant reaches age 75. Coverage terminates the date the policyholder reaches age 90.*

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## Monthly Rates for Newfoundland



| Single           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 110.62 | N/A    | 262.99   |        | 183.71  | N/A    |
| <b>AGE 45-54</b> | 128.54 | N/A    | 299.54   |        | 217.45  | N/A    |
| <b>AGE 55-59</b> | 142.60 | N/A    | 316.47   |        | 229.01  | N/A    |
| <b>AGE 60-64</b> | 150.32 | N/A    | 326.51   |        | 247.52  | N/A    |
| <b>AGE 65-69</b> | 148.01 | N/A    | 313.50   |        | 250.02  | N/A    |
| <b>AGE 70-79</b> | 165.16 | N/A    | 354.69   |        | 292.63  | N/A    |
| <b>AGE 80-89</b> | 189.10 | N/A    | 414.49   |        | 361.45  | N/A    |

| Couple           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 199.30 | N/A    | 478.39   |        | 331.16  | N/A    |
| <b>AGE 45-54</b> | 233.80 | N/A    | 547.44   |        | 395.51  | N/A    |
| <b>AGE 55-59</b> | 260.91 | N/A    | 582.12   |        | 419.22  | N/A    |
| <b>AGE 60-64</b> | 276.93 | N/A    | 600.87   |        | 455.72  | N/A    |
| <b>AGE 65-69</b> | 272.31 | N/A    | 578.61   |        | 460.61  | N/A    |
| <b>AGE 70-79</b> | 307.43 | N/A    | 659.02   |        | 544.15  | N/A    |
| <b>AGE 80-89</b> | 354.86 | N/A    | 777.47   |        | 677.75  | N/A    |

*Couple rates are based on the oldest spouse*

| Children (per child)              | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|-----------------------------------|--------|--------|----------|--------|---------|--------|
|                                   | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>Families with 1-2 children</b> | 43.47  | N/A    | 95.37    |        | 74.74   | N/A    |
| <b>Families with 3+ children</b>  | 39.12  | N/A    | 85.83    |        | 67.27   | N/A    |

*\*Protect plan must include both health and dental coverage*

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*Maximum issue age is the date the applicant reaches age 75. Coverage terminates the date the policyholder reaches age 90.*

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## Monthly Rates for Territories



| Single           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 53.11  | N/A    | 155.95   |        | 88.22   | N/A    |
| <b>AGE 45-54</b> | 61.48  | N/A    | 173.91   |        | 103.62  | N/A    |
| <b>AGE 55-59</b> | 68.43  | N/A    | 184.64   |        | 109.23  | N/A    |
| <b>AGE 60-64</b> | 73.42  | N/A    | 188.48   |        | 120.75  | N/A    |
| <b>AGE 65-69</b> | 73.84  | N/A    | 180.38   |        | 124.42  | N/A    |
| <b>AGE 70-79</b> | 85.60  | N/A    | 206.90   |        | 152.99  | N/A    |
| <b>AGE 80-89</b> | 103.54 | N/A    | 248.47   |        | 201.56  | N/A    |

| Couple           | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|------------------|--------|--------|----------|--------|---------|--------|
|                  | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>AGE 18-44</b> | 95.62  | N/A    | 285.44   |        | 159.41  | N/A    |
| <b>AGE 45-54</b> | 112.10 | N/A    | 319.06   |        | 188.61  | N/A    |
| <b>AGE 55-59</b> | 124.98 | N/A    | 339.60   |        | 199.68  | N/A    |
| <b>AGE 60-64</b> | 135.07 | N/A    | 347.21   |        | 221.82  | N/A    |
| <b>AGE 65-69</b> | 136.23 | N/A    | 332.76   |        | 229.16  | N/A    |
| <b>AGE 70-79</b> | 159.09 | N/A    | 383.37   |        | 284.51  | N/A    |
| <b>AGE 80-89</b> | 194.14 | N/A    | 463.16   |        | 378.19  | N/A    |

*Couple rates are based on the oldest spouse*

| Children (per child)              | ASPIRE |        | PROTECT* |        | FREEDOM |        |
|-----------------------------------|--------|--------|----------|--------|---------|--------|
|                                   | EHC    | Dental | EHC      | Dental | EHC     | Dental |
| <b>Families with 1-2 children</b> | 12.23  | N/A    | 40.39    |        | 22.54   | N/A    |
| <b>Families with 3+ children</b>  | 11.00  | N/A    | 36.35    |        | 20.28   | N/A    |

*\*Protect plan must include both health and dental coverage*

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