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## Monthly Premiums for Residents of British Columbia



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

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Effective May 1, 2016



The Association Health & Dental Plan

**The Manufacturers Life  
Insurance Company**

# The Association Health & Dental Plan



Monthly Premiums  
for Residents of BC

## British Columbia

Cost per month per person

### Health and Dental Plans

AGE GROUP	BASE PLAN	BRONZE PLAN	SILVER PLAN	GOLD PLAN
<b>Single Adults</b>				
18-44	\$ 74.60	\$ 89.60	\$113.40	\$152.80
45-54	\$ 87.20	\$107.10	\$126.80	\$189.00
55-59	\$ 87.80	\$111.60	\$141.70	\$196.90
60-64	\$ 93.60	\$116.40	\$155.20	\$213.00
65-69	\$ 96.20	\$116.40	\$154.80	\$211.50
70-79	\$100.10	\$122.70	\$172.30	\$226.90
80-89	\$104.40	\$128.70	\$187.00	\$254.10
90+	\$152.30	\$169.40	\$262.00	\$337.90
<b>Couples (per adult)</b>				
18-44	\$ 62.70	\$ 77.50	\$101.90	\$139.30
45-54	\$ 73.90	\$ 93.30	\$114.10	\$174.10
55-59	\$ 74.70	\$ 97.30	\$128.00	\$182.00
60-64	\$ 79.70	\$102.40	\$141.10	\$197.00
65-69	\$ 81.90	\$101.40	\$140.20	\$195.20
70-79	\$ 85.70	\$106.80	\$157.20	\$209.90
80-89	\$ 89.80	\$113.00	\$170.70	\$236.50
90+	\$135.80	\$151.30	\$242.60	\$316.60
<b>Child (per child, for families with 1 or 2 children)</b>				
0-4	\$ 25.50	\$ 28.90	\$ 35.00	\$ 47.30
5-20	\$ 37.20	\$ 46.00	\$ 57.70	\$ 89.10
<b>Child (per child, for families with 3 or more children)</b>				
0-4	\$ 23.30	\$ 26.10	\$ 31.40	\$ 42.20
5-20	\$ 33.20	\$ 41.30	\$ 51.90	\$ 80.30
<b>Dental Plans</b>				
Single	\$ 70.10	\$ 80.20	\$ 86.00	\$122.60
Couple	\$ 58.50	\$ 68.70	\$ 75.20	\$110.70
<b>Child (per child, for families with 1 or 2 children)</b>				
0-4	\$ 16.40	\$ 16.30	\$ 16.70	\$ 21.80
5-20	\$ 30.80	\$ 33.80	\$ 38.60	\$ 65.20
<b>Child (per child, for families with 3 or more children)</b>				
0-4	\$ 14.50	\$ 14.80	\$ 15.40	\$ 19.70
5-20	\$ 28.00	\$ 30.30	\$ 35.00	\$ 58.70

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, 2016, 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-Annually: 2% discount
- Annually: 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-Annually
- Annually

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

**OPTION #3 Direct Billing**

- Semi-Annually: 2% discount
- Annually: 4% discount

