For more information:

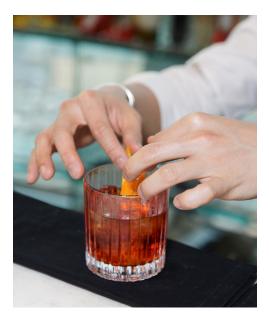
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Monthly Premiums for Residents of British Columbia





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	Col	um	hia
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Cost per m	onth	per	perso

Health and Dental Plans						
AGE GROUP	BASE PLAN	BRONZE PLAN	SILVER PLAN	GOLD PLAN		
Single Adults						
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		
Couples (per adult)						
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		
Child (Child (per child, for families with 1 or 2 children)					
0-4	\$ 25.50	\$ 28.90	\$ 35.00	\$ 47.30		
5-20	\$ 37.20	\$ 46.00	\$ 57.70	\$ 89.10		
Child (per child, for families with 3 or more children)						
0-4	\$ 23.30	\$ 26.10	\$ 31.40	\$ 42.20		
5-20	\$ 33.20	\$ 41.30	\$ 51.90	\$ 80.30		
Dental Plans						
Single	\$ 70.10	\$ 80.20	\$ 86.00	\$122.60		
Couple	\$ 58.50	\$ 68.70	\$ 75.20	\$110.70		
Child (per child, for families with 1 or 2 children)						
0-4	\$ 16.40	\$ 16.30	\$ 16.70	\$ 21.80		
5-20	\$ 30.80	\$ 33.80	\$ 38.60	\$ 65.20		
Child (pe	r child, for f	amilies wit	h 3 or more	children)		
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

