

## ASSOCIATIONPLUS™ POLICY 17887

# Monthly premium rates

### Life insurance

Monthly rates in units of \$25,000

Minimum coverage \$50,000

Maximum coverage \$1,000,000

Age band	Non-smoker male	Non-smoker female	Smoker male	Smoker female
Under 30	\$1.98	\$1.44	\$2.87	\$2.24
30-34	2.06	1.61	3.52	2.65
35-39	2.67	1.96	4.88	3.37
40-44	4.00	3.12	7.97	5.55
45-49	6.09	4.43	11.97	8.00
50-54	9.18	6.54	17.76	11.52
55-59	15.02	10.08	26.39	18.26
60-64	17.64	12.39	44.55	27.65
65-69*	33.74	24.02	78.41	41.71
70-75*	70.72	53.13	164.65	92.10

### Critical illness insurance

Monthly rates in units of \$25,000

Minimum coverage \$25,000

Maximum coverage \$250,000

Age band	Non-smoker male	Non-smoker female	Smoker male	Smoker female
Under 30	\$3.30	\$3.30	\$3.90	\$3.80
30-34	4.50	5.50	6.10	7.60
35-39	5.50	7.00	8.20	10.70
40-44	8.10	9.40	14.20	17.30
45-49	13.90	13.30	28.40	27.70
50-54	23.10	18.30	52.40	39.10
55-59	36.10	24.30	87.90	51.00
60-64	58.70	34.10	140.30	64.80
65-70*	110.50	57.80	243.40	101.20

### Dependant life insurance

\$10,000 of coverage per child

Single monthly premium of \$2.25 covers all eligible children

### Professional overhead expense insurance

Monthly rates in units of \$100

Monthly minimum coverage \$500

Monthly maximum coverage \$5,000

Elimination Period (EP)

Age band	EP 14 days -male	EP 14 days -female	EP 30 days -male	EP 30 days -female
Under 30	\$0.68	\$0.90	\$0.59	\$0.70
30-34	0.73	0.97	0.63	0.80
35-39	0.75	1.00	0.65	0.90
40-44	0.85	1.25	0.75	1.15
45-49	1.10	1.45	0.90	1.35
50-54	1.45	1.60	1.20	1.45
55-59	2.00	1.90	1.65	1.55
60-64*	2.65	2.30	2.15	1.75

### Accidental death and dismemberment insurance

Monthly rates in units of \$25,000

Minimum coverage \$25,000

Maximum coverage \$250,000

(cannot exceed member's life coverage)

#### Rates

Monthly rates are \$1.50 per \$25,000 for Single coverage

Monthly rates are \$3.00 per \$25,000 for Family coverage

## Long-term disability insurance

Monthly rates in units of \$100

Monthly minimum coverage \$1,000

Monthly maximum coverage \$5,000

Elimination Period (EP)

Age band	EP 30 days- male	EP 30 days- female	EP 90 days- male	EP 90 days- female	EP 180 days- male	EP 180 days- female
Under 25	\$1.30	\$1.30	\$0.81	\$0.87	\$0.69	\$0.76
25-29	1.31	1.31	0.82	0.87	0.70	0.76
30-34	1.47	1.75	0.92	1.09	0.82	0.92
35-39	1.75	2.08	1.14	1.31	0.98	1.14
40-44	2.14	3.17	1.37	1.97	1.37	1.92
45-49	3.17	4.13	2.08	2.74	1.97	2.47
50-54	4.61	5.05	3.07	3.35	2.96	3.24
55-59	6.44	5.22	4.22	3.52	4.12	3.39
60-65*	5.60	4.39	3.52	2.79	3.39	2.74

## Extended health care and dental insurance

Couple rates apply when a member and spouse are covered. The rates for the member and spouse are based on their respective age bands.

Child rates apply to each covered child.

For Quebec, the plan is second payer to Régie de l'assurance maladie du Québec (RAMQ) or to a group plan.

### Basic plan (no dental included)

Monthly rates

#### Single

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
Under 30	\$64.90	\$63.00	\$67.00	\$76.80	\$73.40	\$73.40	\$69.90	\$73.40	\$59.50	\$67.00	\$76.80
30-44	68.10	66.20	70.50	80.70	77.20	77.20	73.40	77.20	62.40	70.50	80.70
45-54	72.90	70.80	75.40	86.30	82.40	82.40	78.60	82.40	66.80	75.40	86.30
55-59	79.50	77.20	82.10	94.20	90.00	90.00	85.70	90.00	72.90	82.10	94.20
60-64	88.10	85.70	91.10	104.50	99.90	99.90	95.10	99.90	81.00	91.10	104.50
65-69	73.30	71.20	75.70	109.60	83.00	83.00	79.10	83.00	76.80	75.70	86.70
70-74	77.10	74.70	79.50	115.10	86.90	86.90	83.00	86.90	80.70	79.50	91.00

**Couple (rate per person)**

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
Under 30	\$61.70	\$59.90	\$63.70	\$72.90	\$69.80	\$69.80	\$66.40	\$69.80	\$56.50	\$63.70	\$72.90
30-44	64.70	62.70	66.80	76.70	73.30	73.30	69.80	73.30	59.20	66.80	76.70
45-54	69.20	67.30	71.70	82.10	78.40	78.40	74.70	78.40	63.50	71.70	82.10
55-59	75.60	73.30	78.00	89.50	85.60	85.60	81.50	85.60	69.20	78.00	89.50
60-64	83.70	81.50	86.50	99.30	94.90	94.90	90.30	94.90	76.80	86.50	99.30
65-69	69.60	67.60	72.00	104.10	78.80	78.80	75.10	78.80	72.90	72.00	82.40
70-74	73.10	70.90	75.60	109.50	82.50	82.50	78.80	82.50	76.70	75.60	86.30

**Child\*\* (rate per child)**

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
\$25.90	\$25.20	\$26.80	\$30.80	\$29.40	\$29.40	\$28.00	\$29.40	\$23.70	\$26.80	\$30.80

**Standard plan (no dental included)**

Monthly rates

**Single**

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
Under 30	\$115.80	\$113.30	\$117.10	\$129.50	\$128.30	\$128.30	\$123.30	\$128.30	\$104.90	\$117.10	\$129.50
30-44	119.40	116.80	120.60	133.20	132.20	132.20	127.10	132.20	107.90	120.60	133.20
45-54	129.00	126.10	130.20	144.10	142.80	142.80	137.00	142.80	116.80	130.20	144.10
55-59	143.90	140.70	145.20	160.50	159.30	159.30	152.80	159.30	130.20	145.20	160.50
60-64	163.30	159.60	164.70	182.30	180.80	180.80	173.60	180.80	147.80	164.70	182.30
65-69	135.70	132.50	136.60	191.20	150.00	150.00	144.10	150.00	140.40	136.60	151.20
70-74	150.40	147.00	151.70	212.30	166.60	166.60	159.90	166.60	155.80	151.70	167.80

**Couple (rate per person)**

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
Under 30	\$109.90	\$107.60	\$111.20	\$123.20	\$121.90	\$121.90	\$117.10	\$121.90	\$99.50	\$111.20	\$123.20
30-44	113.30	110.90	114.70	126.60	125.70	125.70	120.60	125.70	102.80	114.70	126.60
45-54	122.60	119.80	123.60	136.70	135.80	135.80	130.20	135.80	110.90	123.60	136.70
55-59	136.60	133.70	137.90	152.50	151.40	151.40	145.30	151.40	123.60	137.90	152.50
60-64	155.10	151.70	156.50	173.30	171.70	171.70	164.90	171.70	140.40	156.50	173.30
65-69	128.70	126.00	129.90	181.50	142.60	142.60	136.70	142.60	133.10	129.90	143.50
70-74	142.90	139.80	144.10	201.80	158.20	158.20	151.80	158.20	147.90	144.10	159.50

**Child\*\* (rate per child)**

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
\$34.90	\$33.90	\$35.20	\$38.90	\$38.40	\$38.40	\$37.10	\$38.40	\$31.40	\$35.20	\$38.90

**Standard Plus plan (dental included)**

Monthly rates

**Single**

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
Under 30	\$147.00	\$142.30	\$137.40	\$167.80	\$137.40	\$137.40	\$159.90	\$137.40	\$136.00	\$137.40	\$167.80
30-44	154.40	149.40	144.50	176.10	144.50	144.50	167.80	144.50	142.60	144.50	176.10
45-54	166.80	161.30	155.90	190.20	155.90	155.90	181.20	155.90	154.00	155.90	190.20
55-59	183.40	177.30	171.60	209.20	171.60	171.60	199.30	171.60	169.50	171.60	209.20
60-64	205.40	198.70	192.20	234.20	192.20	192.20	223.30	192.20	189.70	192.20	234.20
65-69	176.70	170.90	165.20	245.90	165.20	165.20	192.20	165.20	180.50	165.20	201.30
70-74	194.50	187.80	181.50	270.60	181.50	181.50	211.30	181.50	198.60	181.50	221.70

**Couple (rate per person)**

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
Under 30	\$139.80	\$135.10	\$130.50	\$159.50	\$130.50	\$130.50	\$151.80	\$130.50	\$129.20	\$130.50	\$159.50
30-44	146.70	141.90	137.00	167.40	137.00	137.00	159.50	137.00	135.70	137.00	167.40
45-54	158.40	153.40	148.20	180.60	148.20	148.20	172.20	148.20	146.30	148.20	180.60
55-59	174.20	168.50	163.10	198.70	163.10	163.10	189.40	163.10	161.00	163.10	198.70
60-64	195.20	188.80	182.60	222.50	182.60	182.60	212.20	182.60	180.50	182.60	222.50
65-69	167.80	162.30	156.90	233.60	156.90	156.90	182.60	156.90	171.40	156.90	191.20
70-74	184.70	178.50	172.60	257.10	172.60	172.60	200.70	172.60	188.70	172.60	210.60

**Child\*\* (rate per child)**

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
\$39.70	\$38.40	\$37.10	\$45.30	\$37.10	\$37.10	\$43.20	\$37.10	\$36.80	\$37.10	\$45.30

**Enhanced plan (no dental included)**

Monthly rates

**Single**

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
Under 30	\$187.00	\$180.90	\$177.00	\$202.70	\$200.70	\$200.70	\$196.70	\$200.70	\$167.40	\$177.00	\$202.70
30-44	196.40	190.10	185.90	212.60	210.70	210.70	206.50	210.70	175.70	185.90	212.60
45-54	214.10	207.00	202.70	231.80	229.70	229.70	225.10	229.70	191.40	202.70	231.80
55-59	237.70	229.70	225.00	257.50	254.90	254.90	249.90	254.90	212.50	225.00	257.50
60-64	268.60	259.60	254.20	291.00	288.10	288.10	282.50	288.10	240.10	254.20	291.00
65-69	220.20	212.90	208.50	305.60	236.30	236.30	231.50	236.30	228.10	208.50	238.70
70-74	242.10	234.20	229.40	336.00	259.90	259.90	254.80	259.90	251.10	229.40	262.60

**Couple (rate per person)**

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
Under 30	\$177.60	\$171.90	\$168.10	\$192.50	\$190.50	\$190.50	\$187.00	\$190.50	\$159.00	\$168.10	\$192.50
30-44	186.70	180.50	176.70	202.10	200.30	200.30	196.20	200.30	167.00	176.70	202.10
45-54	203.40	196.70	192.50	220.30	218.20	218.20	214.00	218.20	181.80	192.50	220.30
55-59	225.80	218.20	213.80	244.50	242.10	242.10	237.60	242.10	202.00	213.80	244.50
60-64	255.20	246.60	241.50	276.40	273.70	273.70	268.30	273.70	228.10	241.50	276.40
65-69	209.20	202.30	198.00	290.20	224.40	224.40	220.00	224.40	216.70	198.00	226.70
70-74	230.10	222.50	217.90	319.20	247.00	247.00	242.00	247.00	238.40	217.90	249.40

**Child\*\* (rate per child)**

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
\$50.60	\$48.70	\$47.70	\$54.70	\$54.20	\$54.20	\$53.00	\$54.20	\$45.30	\$47.70	\$54.70



## Enhanced Plus plan (dental included)

Monthly rates

### Single

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
Under 30	\$256.70	\$248.40	\$240.00	\$293.10	\$240.00	\$240.00	\$279.10	\$240.00	\$237.30	\$240.00	\$293.10
30-44	269.40	260.70	252.00	307.90	252.00	252.00	293.10	252.00	249.10	252.00	307.90
45-54	304.40	294.60	284.90	348.00	284.90	284.90	331.20	284.90	281.60	284.90	348.00
55-59	335.00	324.00	313.40	382.60	313.40	313.40	364.40	313.40	309.60	313.40	382.60
60-64	375.30	363.00	351.00	428.50	351.00	351.00	407.90	351.00	346.90	351.00	428.50
65-69	319.00	308.50	298.30	450.00	298.30	298.30	346.80	298.30	329.50	298.30	364.40
70-74	354.20	342.40	331.20	499.70	331.20	331.20	385.00	331.20	365.80	331.20	404.50

### Couple (rate per person)

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
Under 30	\$243.90	\$235.90	\$228.00	\$278.40	\$228.00	\$228.00	\$265.00	\$228.00	\$225.30	\$228.00	\$278.40
30-44	256.00	247.80	239.50	292.40	239.50	239.50	278.40	239.50	236.70	239.50	292.40
45-54	289.10	279.90	270.70	330.50	270.70	270.70	314.80	270.70	267.40	270.70	330.50
55-59	318.20	308.00	297.90	363.50	297.90	297.90	346.20	297.90	294.20	297.90	363.50
60-64	356.50	344.80	333.50	407.20	333.50	333.50	387.70	333.50	329.50	333.50	407.20
65-69	303.00	293.10	283.60	427.50	283.60	283.60	329.40	283.60	313.10	283.60	346.20
70-74	336.40	325.40	314.80	474.60	314.80	314.80	365.80	314.80	347.60	314.80	384.20

### Child\*\* (rate per child)

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU and YT
\$69.50	\$67.00	\$64.70	\$79.20	\$64.70	\$64.70	\$75.40	\$64.70	\$64.10	\$64.70	\$79.20

\* Renewal rates only

\*\* Under the age of 21 (age 25 if the dependant is a full-time student - age 26 in Quebec). For full requirements refer to policy.

Rates are calculated based on your age, gender and smoking status as of the Policy Anniversary.

Non-smoker means that you have not used any tobacco or tobacco cessation products in the last 12 consecutive months.

Rates are reviewed every year, may change, and will increase as you move into the next age band.

Rates are yearly renewable and subject to provincial tax where applicable.

Age calculation is made at the Policy Anniversary (March 1) of each year.

Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Policies are underwritten by Canadian Premier Life Insurance Company.



[securiancanada.ca](https://securiancanada.ca)

1400-25 Sheppard Avenue West, Toronto, ON, Canada M2N 6S6  
©2024 Securian Canada. All rights reserved.

F103903-1 2-2024 DOFU 7-2023  
3000671