

**Prism Spectra® - Monthly Rates Effective April 1, 2023** Rates and/or benefits are subject to change with thirty (30) days notice to the applicant/policyholder.

**NOTE:** Prism Spectra Monthly Rates **do not** include the Optional Hospital Accommodation benefit. Please refer to the Optional Hospital rate table for the additional premium required.

Age	BC			AB			SK, MB, NT, YT, NU			ON			QC			NB, NS, PE, NL		
	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$54	\$97	\$133	\$64	\$120	\$166	\$54	\$98	\$136	\$73	\$139	\$187	NA	NA	NA	\$74	\$140	\$192
45-54	\$59	\$111	\$157	\$74	\$143	\$194	\$59	\$112	\$158	\$84	\$161	\$222	NA	NA	NA	\$85	\$160	\$225
55-64	\$73	\$138	\$192	\$89	\$167	\$237	\$75	\$139	\$194	\$105	\$199	\$275	NA	NA	NA	\$102	\$196	\$276
65+	\$50	\$89	\$109	\$61	\$113	\$140	\$50	\$89	\$110	\$100	\$190	\$228	NA	NA	NA	\$65	\$123	\$150

**S2**

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$112	\$207	\$297	\$118	\$224	\$324	\$91	\$172	\$246	\$130	\$246	\$355	NA	NA	NA	\$116	\$221	\$319
45-54	\$119	\$225	\$326	\$131	\$246	\$361	\$100	\$192	\$272	\$140	\$276	\$393	NA	NA	NA	\$133	\$249	\$351
55-64	\$135	\$258	\$373	\$149	\$280	\$411	\$114	\$212	\$307	\$166	\$316	\$458	NA	NA	NA	\$149	\$286	\$408
65+	\$108	\$201	\$268	\$117	\$218	\$298	\$86	\$163	\$217	\$159	\$300	\$380	NA	NA	NA	\$109	\$207	\$270

**S3**

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$142	\$267	\$368	\$163	\$308	\$418	\$119	\$229	\$298	\$166	\$316	\$420	NA	NA	NA	\$158	\$300	\$399
45-54	\$149	\$285	\$397	\$172	\$329	\$449	\$125	\$243	\$326	\$179	\$343	\$455	NA	NA	NA	\$170	\$324	\$432
55-64	\$176	\$336	\$451	\$206	\$386	\$515	\$149	\$294	\$377	\$217	\$410	\$525	NA	NA	NA	\$208	\$389	\$498
65+	\$133	\$254	\$345	\$153	\$288	\$384	\$112	\$209	\$271	\$216	\$412	\$504	NA	NA	NA	\$144	\$271	\$354

**S4**

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$162	\$299	\$415	\$177	\$336	\$458	\$133	\$251	\$332	\$193	\$368	\$482	NA	NA	NA	\$176	\$326	\$435
45-54	\$169	\$321	\$444	\$190	\$357	\$488	\$140	\$266	\$360	\$205	\$392	\$521	NA	NA	NA	\$187	\$348	\$471
55-64	\$197	\$377	\$496	\$221	\$416	\$557	\$166	\$320	\$410	\$244	\$464	\$596	NA	NA	NA	\$223	\$421	\$539
65+	\$161	\$295	\$400	\$171	\$322	\$439	\$130	\$242	\$325	\$246	\$471	\$574	NA	NA	NA	\$165	\$309	\$408

**Optional Hospital Accommodation Monthly Rates** Rates and/or benefits are subject to change with thirty (30) days notice to the applicant/policyholder.

**NOTE:** The appropriate monthly rate below must be added to one of the plans above (S1, S2, S3 or S4) if you wish to purchase the Optional Hospital Accommodation as a benefit.

Age	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
0-44	\$4	\$6	\$8	\$5	\$7	\$9	\$4	\$6	\$8	\$6	\$8	\$12	NA	NA	NA	\$5	\$7	\$11
45-54	\$6	\$8	\$10	\$7	\$9	\$11	\$6	\$8	\$10	\$8	\$10	\$12	NA	NA	NA	\$7	\$9	\$11
55-64	\$10	\$10	\$12	\$9	\$11	\$17	\$8	\$10	\$13	\$10	\$12	\$17	NA	NA	NA	\$9	\$11	\$17
65+	\$12	\$21	\$24	\$19	\$26	\$30	\$13	\$21	\$24	\$20	\$30	\$34	NA	NA	NA	\$19	\$26	\$30