

CMMOTA

Monthly Premium Rates



Term 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

Dependent 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

Age Band	14 day - male	14 day - female	30 day - male	30 day - 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

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	\$3.13	\$3.13	\$3.71	\$3.63
30 - 34	4.32	5.23	5.81	7.21
35 - 39	5.23	6.64	7.79	10.19
40 - 44	7.74	8.98	13.53	16.51
45 - 49	13.28	12.62	27.02	26.36
50 - 54	22.00	17.44	49.89	37.23
55 - 59	34.41	23.16	83.75	48.57
60 - 64	55.86	32.51	133.59	61.73
65 - 70*	105.23	55.03	231.85	96.35

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



Life's brighter under the sun

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	\$1.24	\$1.24	\$0.77	\$0.83	\$0.66	\$0.72
25 - 29	1.25	1.25	0.78	0.83	0.67	0.72
30 - 34	1.40	1.67	0.88	1.04	0.78	0.88
35 - 39	1.67	1.98	1.09	1.25	0.93	1.09
40 - 44	2.04	3.02	1.30	1.88	1.30	1.83
45 - 49	3.02	3.93	1.98	2.61	1.88	2.35
50 - 54	4.39	4.81	2.92	3.19	2.82	3.09
55 - 59	6.13	4.97	4.02	3.35	3.92	3.23
60 - 65*	5.33	4.18	3.35	2.66	3.23	2.61

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 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 & YT
Under 30	\$60.61	\$58.79	\$62.59	\$71.70	\$68.56	\$68.56	\$65.25	\$68.56	\$55.48	\$62.59	\$71.70
30 - 44	63.60	61.77	65.75	75.35	72.04	72.04	68.56	72.04	58.29	65.75	75.35
45 - 54	68.06	66.08	70.38	80.65	77.00	77.00	73.36	77.00	62.43	70.38	80.65
55 - 59	74.19	72.04	76.67	87.93	83.96	83.96	79.98	83.96	68.06	76.67	87.93
60 - 64	82.31	79.98	85.12	97.54	93.23	93.23	88.76	93.23	75.51	85.12	97.54
65 - 69	68.39	66.40	70.71	102.34	77.34	77.34	73.69	77.34	71.70	70.71	80.98
70 - 74	71.88	69.71	74.19	107.48	81.14	81.14	77.34	81.14	75.35	74.19	84.95

Couple (Rate per person)

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
Under 30	\$57.63	\$55.81	\$59.46	\$68.06	\$65.08	\$65.08	\$61.94	\$65.08	\$52.66	\$59.46	\$68.06
30 - 44	60.44	58.63	62.43	71.54	68.39	68.39	65.08	68.39	55.32	62.43	71.54
45 - 54	64.58	62.77	66.91	76.67	73.20	73.20	69.71	73.20	59.28	66.91	76.67
55 - 59	70.54	68.39	72.86	83.47	79.82	79.82	76.02	79.82	64.58	72.86	83.47
60 - 64	78.17	76.02	80.81	92.74	88.60	88.60	84.30	88.60	71.70	80.81	92.74
65 - 69	64.92	63.09	67.23	97.21	73.53	73.53	70.05	73.53	68.06	67.23	77.00
70 - 74	68.23	66.24	70.54	102.18	77.17	77.17	73.53	77.17	71.54	70.54	80.65

Child** (Rate per child)

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
\$24.17	\$23.52	\$25.00	\$28.65	\$27.49	\$27.49	\$26.16	\$27.49	\$22.20	\$25.00	\$28.65

Standard plan (no dental included)

Monthly rates

Single

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
Under 30	\$108.13	\$105.82	\$109.30	\$120.89	\$119.73	\$119.73	\$115.09	\$119.73	\$97.87	\$109.30	\$120.89
30 - 44	111.45	108.96	112.61	124.53	123.37	123.37	118.57	123.37	100.85	112.61	124.53
45 - 54	120.39	117.74	121.55	134.47	133.31	133.31	128.01	133.31	108.96	121.55	134.47
55 - 59	134.30	131.32	135.46	149.87	148.71	148.71	142.75	148.71	121.55	135.46	149.87
60 - 64	152.35	149.04	153.68	170.07	168.75	168.75	161.96	168.75	137.94	153.68	170.07
65 - 69	126.52	123.70	127.51	178.52	140.10	140.10	134.47	140.10	130.99	127.51	141.09
70 - 74	140.43	137.28	141.59	198.22	155.50	155.50	149.21	155.50	145.40	141.59	156.66

Couple (Rate per person)

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
Under 30	\$102.67	\$100.52	\$103.83	\$114.93	\$113.77	\$113.77	\$109.30	\$113.77	\$92.90	\$103.83	\$114.93
30 - 44	105.82	103.50	106.98	118.24	117.24	117.24	112.61	117.24	95.88	106.98	118.24
45 - 54	114.43	111.78	115.42	127.68	126.68	126.68	121.55	126.68	103.50	115.42	127.68
55 - 59	127.51	124.70	128.67	142.42	141.26	141.26	135.63	141.26	115.42	128.67	142.42
60 - 64	144.73	141.59	146.06	161.63	160.30	160.30	153.84	160.30	130.99	146.06	161.63
65 - 69	120.23	117.58	121.22	169.57	133.14	133.14	127.68	133.14	124.37	121.22	133.97
70 - 74	133.47	130.49	134.47	188.29	147.72	147.72	141.75	147.72	138.11	134.47	148.87

Child** (Rate per child)

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
\$32.46	\$31.80	\$32.79	\$36.27	\$35.94	\$35.94	\$34.61	\$35.94	\$29.31	\$32.79	\$36.27

Standard Plus plan (dental included)

Monthly rates

Single

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
Under 30	\$137.28	\$132.81	\$128.34	\$156.66	\$128.34	\$128.34	\$149.21	\$128.34	\$126.85	\$128.34	\$156.66
30 - 44	144.07	139.44	134.80	164.44	134.80	134.80	156.66	134.80	133.14	134.80	164.44
45 - 54	155.66	150.53	145.56	177.52	145.56	145.56	169.24	145.56	143.74	145.56	177.52
55 - 59	171.23	165.60	160.14	195.24	160.14	160.14	186.13	160.14	158.15	160.14	195.24
60 - 64	191.76	185.47	179.34	218.59	179.34	179.34	208.49	179.34	177.19	179.34	218.59
65 - 69	164.94	159.47	154.17	229.52	154.17	154.17	179.34	154.17	168.42	154.17	187.96
70 - 74	181.50	175.37	169.57	252.54	169.57	169.57	197.23	169.57	185.31	169.57	206.83

Couple (Rate per person)

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
Under 30	\$130.49	\$126.19	\$121.88	\$148.87	\$121.88	\$121.88	\$141.75	\$121.88	\$120.56	\$121.88	\$148.87
30 - 44	136.95	132.48	128.01	156.16	128.01	128.01	148.87	128.01	126.52	128.01	156.16
45 - 54	147.88	143.08	138.28	168.58	138.28	138.28	160.80	138.28	136.62	138.28	168.58
55 - 59	162.62	157.32	152.19	185.47	152.19	152.19	176.86	152.19	150.20	152.19	185.47
60 - 64	182.16	176.20	170.40	207.66	170.40	170.40	198.06	170.40	168.42	170.40	207.66
65 - 69	156.66	151.52	146.39	218.10	146.39	146.39	170.40	146.39	159.97	146.39	178.52
70 - 74	172.39	166.59	161.13	239.95	161.13	161.13	187.29	161.13	176.03	161.13	196.57

Child** (Rate per child)

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
\$37.09	\$35.94	\$34.61	\$42.23	\$34.61	\$34.61	\$40.24	\$34.61	\$34.28	\$34.61	\$42.23

Enhanced plan (no dental included)

Monthly rates

Single

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
Under 30	\$174.54	\$168.91	\$165.27	\$189.12	\$187.29	\$187.29	\$183.65	\$187.29	\$156.16	\$165.27	\$189.12
30 - 44	183.32	177.36	173.55	198.55	196.73	196.73	192.76	196.73	163.94	173.55	198.55
45 - 54	199.88	193.26	189.12	216.44	214.45	214.45	210.15	214.45	178.68	189.12	216.44
55 - 59	221.90	214.45	209.98	240.29	237.97	237.97	233.33	237.97	198.39	209.98	240.29
60 - 64	250.72	242.27	237.30	271.58	268.93	268.93	263.64	268.93	224.22	237.30	271.58
65 - 69	205.51	198.72	194.58	285.16	220.58	220.58	216.11	220.58	212.96	194.58	222.73
70 - 74	226.04	218.59	214.12	313.65	242.60	242.60	237.80	242.60	234.32	214.12	245.09

Couple (Rate per person)

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
Under 30	\$165.77	\$160.47	\$156.99	\$179.68	\$177.85	\$177.85	\$174.54	\$177.85	\$148.38	\$156.99	179.68
30 - 44	174.21	168.42	164.94	188.62	186.96	186.96	183.15	186.96	155.83	164.94	188.62
45 - 54	189.94	183.65	179.68	205.68	203.69	203.69	199.71	203.69	169.74	179.68	205.68
55 - 59	210.81	203.69	199.55	228.20	226.04	226.04	221.74	226.04	188.45	199.55	228.20
60 - 64	238.13	230.18	225.38	258.00	255.52	255.52	250.39	255.52	212.96	225.38	258.00
65 - 69	195.24	188.78	184.81	270.92	209.48	209.48	205.34	209.48	202.36	184.81	211.64
70 - 74	214.78	207.66	203.36	297.91	230.52	230.52	225.88	230.52	222.57	203.36	232.83

Child** (Rate per child)

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
\$47.20	\$45.54	\$44.55	\$51.00	\$50.51	\$50.51	\$49.51	\$50.51	\$42.23	\$44.55	\$51.00



Enhanced Plus plan (dental included)

Monthly rates

Single

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
Under 30	\$239.62	\$231.84	\$224.06	\$273.57	\$224.06	\$224.06	\$260.49	\$224.06	\$221.41	\$224.06	\$273.57
30 - 44	251.55	243.43	235.32	287.32	235.32	235.32	273.57	235.32	232.50	235.32	287.32
45 - 54	284.17	275.06	265.95	324.74	265.95	265.95	309.18	265.95	262.81	265.95	324.74
55 - 59	312.65	302.55	292.62	357.20	292.62	292.62	340.14	292.62	289.14	292.62	357.20
60 - 64	350.24	338.82	327.72	400.09	327.72	327.72	380.88	327.72	323.91	327.72	400.09
65 - 69	297.75	287.98	278.54	420.13	278.54	278.54	323.75	278.54	307.68	278.54	340.14
70 - 74	330.54	319.61	309.18	466.33	309.18	309.18	359.35	309.18	341.47	309.18	377.57

Couple (Rate per person)

Age band	AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
Under 30	\$227.70	\$220.25	\$212.80	\$259.83	\$212.80	\$212.80	\$247.41	212.80	\$210.31	\$212.80	\$259.83
30 - 44	238.96	231.34	223.56	272.91	223.56	223.56	259.83	223.56	220.91	223.56	272.91
45 - 54	269.93	261.32	252.71	308.51	252.71	252.71	293.77	252.71	249.72	252.71	308.51
55 - 59	297.09	287.48	278.04	339.31	278.04	278.04	323.09	278.04	274.73	278.04	339.31
60 - 64	332.69	321.93	311.33	380.05	311.33	311.33	361.84	311.33	307.68	311.33	380.05
65 - 69	282.84	273.57	264.63	399.10	264.63	264.63	307.52	264.63	292.28	264.63	323.09
70 - 74	313.98	303.71	293.77	442.98	293.77	293.77	341.47	293.77	324.41	293.77	358.69

Child** (Rate per child)

AB	BC	MB	NB	NL	NS	ON	PE	QC	SK	NT, NU & YT
\$64.75	\$62.60	\$60.44	\$73.86	\$60.44	\$60.44	\$70.38	\$60.44	\$59.78	\$60.44	\$73.86

* Renewal rates only

** Under the age of 21 (age 25 if the dependent 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

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