



CPA Ontario Health & Dental Insurance Plans

Monthly Premium Rates for Ontario Residents

	Age:	Individuals								Couples								1-2 Children		3 or More Children	
		<45	45-54	55-59	60-64	65-69	70-79	80-89	90+	<45	45-54	55-59	60-64	65-69	70-79	80-89	90+	0-4	5-20	0-4	5-20
Starter		\$101.10	\$123.45	\$131.16	\$138.24	\$118.62	\$126.93	\$132.03	\$175.75	\$86.94	\$107.69	\$115.14	\$120.97	\$102.72	\$110.92	\$115.75	\$157.62	\$38.88	\$45.95	\$34.91	\$40.87
Essential		\$91.71	\$107.04	\$123.20	\$145.17	\$126.52	\$159.43	\$203.62	\$282.27	\$78.05	\$92.90	\$108.46	\$126.64	\$110.13	\$140.54	\$182.36	\$256.96	\$31.96	\$25.19	\$29.11	\$22.93
Essential + Essential Catastrophic		\$108.94	\$127.59	\$146.84	\$170.24	\$160.97	\$197.92	\$247.94	\$335.97	\$95.16	\$114.05	\$131.51	\$151.71	\$140.54	\$175.59	\$222.63	\$301.04	\$42.53	\$35.88	\$39.68	\$33.38
Essential + Dental		\$170.95	\$220.26	\$239.50	\$259.10	\$236.65	\$260.77	\$286.66	\$314.58	\$155.87	\$203.74	\$221.21	\$237.60	\$217.29	\$239.03	\$264.33	\$290.70	\$47.04	\$89.69	\$42.65	\$80.67
Essential + Dental + Essential Catastrophic		\$189.01	\$241.16	\$262.55	\$283.93	\$270.98	\$299.02	\$330.86	\$368.52	\$174.40	\$224.65	\$244.37	\$262.79	\$248.05	\$273.60	\$304.72	\$335.25	\$60.11	\$103.00	\$55.84	\$93.85
Enhanced		\$120.55	\$130.76	\$147.99	\$172.37	\$138.12	\$169.87	\$219.09	\$298.70	\$104.22	\$114.20	\$130.64	\$150.94	\$120.43	\$149.69	\$194.94	\$270.01	\$40.04	\$29.71	\$35.95	\$26.99
Enhanced + Enhanced Catastrophic		\$135.63	\$149.35	\$168.29	\$194.49	\$168.86	\$203.79	\$258.22	\$346.32	\$119.64	\$132.68	\$150.94	\$173.17	\$147.77	\$180.08	\$230.66	\$309.25	\$49.56	\$39.13	\$45.59	\$36.29
Enhanced + Dental		\$196.07	\$236.44	\$255.95	\$278.18	\$240.75	\$263.89	\$296.43	\$328.98	\$178.16	\$217.17	\$235.65	\$254.36	\$220.22	\$241.09	\$271.37	\$301.54	\$56.59	\$91.40	\$50.70	\$82.56
Enhanced + Dental + Enhanced Catastrophic		\$212.18	\$254.70	\$276.47	\$300.51	\$271.37	\$298.13	\$335.44	\$376.38	\$194.49	\$235.65	\$255.95	\$276.59	\$247.33	\$271.60	\$306.98	\$340.65	\$68.27	\$103.09	\$62.72	\$94.24

Premium rates shown above are on a per person basis. Premiums will increase as an individual's age increases in accordance with published age groups. Premiums are effective June 1, 2025 and are subject to change without notice.

Sample Calculations

Family Member(s)	Age Group	Plan Name	Cost
Elizabeth	45 - 54	Starter Health & Dental Plan	\$ 123.45

Family Member(s)	Age Group	Plan Name	Cost
David	60 - 64	Essential Health Plan	\$145.17

Family Member(s)	Age Group	Plan Name	Cost
Stan	55 - 59	Essential Health & Dental Plan	\$221.21
Mary	45 - 54	Essential Health & Dental Plan	\$203.74
Total ▶			\$424.95

Family Member(s)	Age Group	Plan Name	Cost
Dean	55 - 59	Enhanced Health & Dental Plan	\$235.65
Tanya	45 - 54	Enhanced Health & Dental Plan	\$217.17
Mary	under age 5	Enhanced Health & Dental Plan	\$56.59
Bill	5 - 20	Enhanced Health & Dental Plan	\$91.40
Total ▶			\$600.81

Calculate your monthly cost

Family Member(s)	Age Group	Plan Name	Cost
Remember, coverage options chosen for the spouse and dependent children must be the same as those chosen for the applicant.			Total ▶



CPA Ontario Insurance Plans are underwritten by Manulife and sponsored by the Chartered Professional Accountants of Ontario. You must be a member of one of the participating provincial bodies in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Quebec, New Brunswick, Newfoundland and Labrador, Nova Scotia or Prince Edward Island, or in Bermuda, for you and your family to remain eligible for coverage under the Plans. Any initial or additional purchases of insurance products under the CPA Ontario Insurance Plans must be made while resident in Canada or Bermuda.

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