

**Enhanced Coverage**



**Protection Enrichie**

The following are the monthly premium rates for each \$25,000 unit of coverage. The maximum coverage available is \$250,000 for PSAC members and their spouses. Premiums are based on the age, gender and smoking status of the applicant. Coverage terminates at age 70.

**Protect yourself with PSAC Enhanced Coverage**

**Monthly premium rates (effective September 1, 2023)**

**Male, non-smoker**

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
to age 34	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00
35-39	\$2.75	\$5.50	\$8.25	\$11.00	\$13.75	\$16.50	\$19.25	\$22.00	\$24.75	\$27.50
40-44	\$3.75	\$7.50	\$11.25	\$15.00	\$18.75	\$22.50	\$26.25	\$30.00	\$33.75	\$37.50
45-49	\$5.75	\$11.50	\$17.25	\$23.00	\$28.75	\$34.50	\$40.25	\$46.00	\$51.75	\$57.50
50-55	\$9.25	\$18.50	\$27.75	\$37.00	\$46.25	\$55.50	\$64.75	\$74.00	\$83.25	\$92.50
56-60	\$15.50	\$31.00	\$46.50	\$62.00	\$77.50	\$93.00	\$108.50	\$124.00	\$139.50	\$155.00
61-66	\$25.25	\$50.50	\$75.75	\$101.00	\$126.25	\$151.50	\$176.75	\$202.00	\$227.25	\$252.50
67-70	\$38.50	\$77.00	\$115.50	\$154.00	\$192.50	\$231.00	\$269.50	\$308.00	\$346.50	\$385.00

**Male, smoker**

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
to age 34	\$3.25	\$6.50	\$9.75	\$13.00	\$16.25	\$19.50	\$22.75	\$26.00	\$29.25	\$32.50
35-39	\$3.50	\$7.00	\$10.50	\$14.00	\$17.50	\$21.00	\$24.50	\$28.00	\$31.50	\$35.00
40-44	\$6.00	\$12.00	\$18.00	\$24.00	\$30.00	\$36.00	\$42.00	\$48.00	\$54.00	\$60.00
45-49	\$7.75	\$15.50	\$23.25	\$31.00	\$38.75	\$46.50	\$54.25	\$62.00	\$69.75	\$77.50
50-55	\$13.50	\$27.00	\$40.50	\$54.00	\$67.50	\$81.00	\$94.50	\$108.00	\$121.50	\$135.00
56-60	\$22.50	\$45.00	\$67.50	\$90.00	\$112.50	\$135.00	\$157.50	\$180.00	\$202.50	\$225.00
61-66	\$28.25	\$56.50	\$84.75	\$113.00	\$141.25	\$169.50	\$197.75	\$226.00	\$254.25	\$282.50
67-70	\$61.50	\$123.00	\$184.50	\$246.00	\$307.50	\$369.00	\$430.50	\$492.00	\$553.50	\$615.00

**Female, non-smoker**

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
to age 34	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00
35-39	\$2.25	\$4.50	\$6.75	\$9.00	\$11.25	\$13.50	\$15.75	\$18.00	\$20.25	\$22.50
40-44	\$3.25	\$6.50	\$9.75	\$13.00	\$16.25	\$19.50	\$22.75	\$26.00	\$29.25	\$32.50
45-49	\$4.50	\$9.00	\$13.50	\$18.00	\$22.50	\$27.00	\$31.50	\$36.00	\$40.50	\$45.00
50-55	\$7.25	\$14.50	\$21.75	\$29.00	\$36.25	\$43.50	\$50.75	\$58.00	\$65.25	\$72.50
56-60	\$11.50	\$23.00	\$34.50	\$46.00	\$57.50	\$69.00	\$80.50	\$92.00	\$103.50	\$115.00
61-66	\$18.00	\$36.00	\$54.00	\$72.00	\$90.00	\$108.00	\$126.00	\$144.00	\$162.00	\$180.00
67-70	\$21.50	\$43.00	\$64.50	\$86.00	\$107.50	\$129.00	\$150.50	\$172.00	\$193.50	\$215.00

**Female, smoker**

Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
to age 34	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00	\$22.50	\$25.00
35-39	\$2.75	\$5.50	\$8.25	\$11.00	\$13.75	\$16.50	\$19.25	\$22.00	\$24.75	\$27.50
40-44	\$4.25	\$8.50	\$12.75	\$17.00	\$21.25	\$25.50	\$29.75	\$34.00	\$38.25	\$42.50
45-49	\$6.50	\$13.00	\$19.50	\$26.00	\$32.50	\$39.00	\$45.50	\$52.00	\$58.50	\$65.00
50-55	\$10.25	\$20.50	\$30.75	\$41.00	\$51.25	\$61.50	\$71.75	\$82.00	\$92.25	\$102.50
56-60	\$16.50	\$33.00	\$49.50	\$66.00	\$82.50	\$99.00	\$115.50	\$132.00	\$148.50	\$165.00
61-66	\$25.75	\$51.50	\$77.25	\$103.00	\$128.75	\$154.50	\$180.25	\$206.00	\$231.75	\$257.50
67-70	\$33.00	\$66.00	\$99.00	\$132.00	\$165.00	\$198.00	\$231.00	\$264.00	\$297.00	\$330.00