

# OMA Encore65 Optional Monthly Premiums

## Home Care

Age	Per \$500 Monthly Benefit	
	Male	Female
25	8.62	10.72
26	8.90	11.07
27	9.19	11.45
28	9.50	11.83
29	9.82	12.24
30	10.16	12.67
31	10.52	13.13
32	10.89	13.61
33	11.29	14.11
34	11.71	14.64
35	12.15	15.19
36	12.62	15.78
37	13.12	16.40
38	13.64	17.06
39	14.20	17.76
40	14.79	18.49
41	15.43	19.27
42	16.10	20.10
43	16.82	20.98
44	17.59	21.92
45	18.41	22.92
46	19.29	23.99
47	20.24	25.14
48	21.25	26.36
49	22.35	27.67
50	23.54	29.09
51	24.83	30.61
52	26.23	32.25
53	27.75	34.02
54	29.41	35.94
55	31.22	38.03
56	33.20	40.30
57	35.38	42.77
58	37.77	45.47
59	40.40	48.44
60	43.30	51.68
61	46.50	55.25
62	50.05	59.19
63	53.97	63.52
64	58.32	68.31

### Important Information:

The OMA Encore65 Optional monthly premium rates based on age are used at time of application. For under age 25, additional rates are available on request.

For Optional coverage at time of application – if you are under age 40 Optional coverage is guaranteed – no medical evidence is required. If you are age 40 and over, you will be required to answer a short medical questionnaire. If you are age 55 and over, medical evidence will be required.

Premiums are renewable yearly and subject to applicable provincial taxes. Premium rates are subject to change.

Your premiums are dependent on your age and gender and shall be calculated in accordance with your age at the beginning of this policy year (September 1) coincident with or immediately preceding the date of issue and are subject to provincial tax where applicable. If you have continuous coverage your rate band will remain the same for as long as you hold active continuous Optional coverage.

## Home Renovation

Age	\$2,250 (1 unit)		\$4,500 (2 units of \$2,250)		\$6,750 (3 units of \$2,250)		\$9,000 (4 units of \$2,250)	
	Male	Female	Male	Female	Male	Female	Male	Female
25	4.65	4.83	9.30	9.66	13.95	14.49	18.60	19.32
26	4.68	4.87	9.36	9.74	14.04	14.61	18.72	19.48
27	4.72	4.92	9.44	9.84	14.16	14.76	18.88	19.68
28	4.76	4.96	9.52	9.92	14.28	14.88	19.04	19.84
29	4.80	5.01	9.60	10.02	14.40	15.03	19.20	20.04
30	4.85	5.07	9.70	10.14	14.55	15.21	19.40	20.28
31	4.90	5.12	9.80	10.24	14.70	15.36	19.60	20.48
32	4.96	5.19	9.92	10.38	14.88	15.57	19.84	20.76
33	5.01	5.25	10.02	10.50	15.03	15.75	20.04	21.00
34	5.08	5.32	10.16	10.64	15.24	15.96	20.32	21.28
35	5.14	5.40	10.28	10.80	15.42	16.20	20.56	21.60
36	5.22	5.48	10.44	10.96	15.66	16.44	20.88	21.92
37	5.30	5.57	10.60	11.14	15.90	16.71	21.20	22.28
38	5.38	5.67	10.76	11.34	16.14	17.01	21.52	22.68
39	5.47	5.77	10.94	11.54	16.41	17.31	21.88	23.08
40	5.57	5.88	11.14	11.76	16.71	17.64	22.28	23.52
41	5.68	5.99	11.36	11.98	17.04	17.97	22.72	23.96
42	5.79	6.12	11.58	12.24	17.37	18.36	23.16	24.48
43	5.92	6.26	11.84	12.52	17.76	18.78	23.68	25.04
44	6.05	6.41	12.10	12.82	18.15	19.23	24.20	25.64
45	6.20	6.57	12.40	13.14	18.60	19.71	24.80	26.28
46	6.36	6.74	12.72	13.48	19.08	20.22	25.44	26.96
47	6.54	6.92	13.08	13.84	19.62	20.76	26.16	27.68
48	6.73	7.13	13.46	14.26	20.19	21.39	26.92	28.52
49	6.94	7.35	13.88	14.70	20.82	22.05	27.76	29.40
50	7.17	7.59	14.34	15.18	21.51	22.77	28.68	30.36
51	7.42	7.85	14.84	15.70	22.26	23.55	29.68	31.40
52	7.69	8.14	15.38	16.28	23.07	24.42	30.76	32.56
53	8.00	8.45	16.00	16.90	24.00	25.35	32.00	33.80
54	8.33	8.79	16.66	17.58	24.99	26.37	33.32	35.16
55	8.70	9.17	17.40	18.34	26.10	27.51	34.80	36.68
56	9.12	9.59	18.24	19.18	27.36	28.77	36.48	38.36
57	9.58	10.05	19.16	20.10	28.74	30.15	38.32	40.20
58	10.09	10.56	20.18	21.12	30.27	31.68	40.36	42.24
59	10.66	11.13	21.32	22.26	31.98	33.39	42.64	44.52
60	11.30	11.77	22.60	23.54	33.90	35.31	45.20	47.08
61	12.03	12.48	24.06	24.96	36.09	37.44	48.12	49.92
62	12.84	13.28	25.68	26.56	38.52	39.84	51.36	53.12
63	13.77	14.18	27.54	28.36	41.31	42.54	55.08	56.72
64	14.81	15.19	29.62	30.38	44.43	45.57	59.24	60.76