

MARSH

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thrive through the power of perspective.

Retiree Cost Sheet

Mercer Retiree Solution



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This document shows your costs for coverage under the Mercer Retiree Solution (MRS). Premiums are illustrated on a monthly basis and take effect on July 1, 2026. These premium rates are in effect until June 1, 2027 and may be subject to change on this date. Premium increases based on a change in age take effect in the month following the date your age changes.

MRS is available for new applicants age 50 to 74, and can continue to be renewed every year. For information on premiums that apply after age 84, please contact Beneva at 1-844-637-2370.

All premium payments must be made through pre-authorized bank account debits.

Core Coverage

Health (also includes basic travel, drugs, vision and dental)

Monthly Costs for British Columbia Residents

Your age	BASIC			ENHANCED			COMPLETE		
	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
50 to 59	\$40.58	\$75.12	\$95.42	\$131.02	\$242.40	\$307.91	\$228.05	\$421.92	\$535.91
60 to 64	\$49.81	\$92.15	\$117.04	\$144.31	\$266.98	\$339.13	\$240.25	\$444.42	\$564.52
65 to 69	\$56.00	\$103.59	\$131.62	\$149.96	\$277.45	\$352.47	\$243.79	\$451.01	\$572.92
70 to 74	\$61.22	\$113.23	\$143.84	\$159.75	\$295.51	\$375.39	\$254.39	\$470.63	\$597.79
75 to 79	\$66.92	\$123.78	\$157.24	\$170.20	\$314.87	\$399.99	\$265.61	\$491.36	\$624.14
80 to 84	\$72.05	\$133.33	\$169.33	\$180.40	\$333.78	\$423.94	\$276.33	\$511.24	\$649.36

Monthly Costs for Alberta Residents

Your age	BASIC			ENHANCED			COMPLETE		
	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
50 to 59	\$52.74	\$97.63	\$123.99	\$61.00	\$112.88	\$143.35	\$171.99	\$318.25	\$404.24
60 to 64	\$64.74	\$119.77	\$152.10	\$72.81	\$134.72	\$171.09	\$183.08	\$338.72	\$430.22
65 to 69	\$67.77	\$125.41	\$159.32	\$119.83	\$221.74	\$281.69	\$243.58	\$450.70	\$572.53
70 to 74	\$74.01	\$136.90	\$173.89	\$128.77	\$238.22	\$302.59	\$253.59	\$469.70	\$595.92
75 to 79	\$80.82	\$149.52	\$189.93	\$138.42	\$256.10	\$325.30	\$264.21	\$488.80	\$620.89
80 to 84	\$86.96	\$160.94	\$204.38	\$147.52	\$272.96	\$346.69	\$274.00	\$506.92	\$643.86

Monthly Costs for Saskatchewan Residents

Your age	BASIC			ENHANCED			COMPLETE		
	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
50 to 59	\$48.50	\$89.75	\$113.98	\$140.75	\$260.41	\$330.76	\$224.51	\$415.38	\$527.60
60 to 64	\$59.56	\$110.21	\$139.98	\$155.89	\$288.41	\$366.34	\$238.28	\$440.81	\$559.95
65 to 69	\$66.90	\$123.77	\$157.24	\$133.35	\$246.71	\$313.41	\$224.93	\$416.15	\$528.62
70 to 74	\$72.08	\$133.33	\$169.37	\$141.87	\$262.42	\$333.36	\$233.91	\$432.69	\$549.63
75 to 79	\$77.72	\$143.72	\$182.58	\$150.99	\$279.28	\$354.77	\$243.33	\$450.13	\$571.78
80 to 84	\$82.97	\$153.49	\$194.94	\$159.91	\$295.81	\$375.73	\$252.34	\$466.86	\$592.95

Monthly Costs for Manitoba Residents

Your age	BASIC			ENHANCED			COMPLETE		
	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
50 to 59	\$51.60	\$95.49	\$121.25	\$147.18	\$272.30	\$345.85	\$249.13	\$460.95	\$585.46
60 to 64	\$63.42	\$117.32	\$149.04	\$163.19	\$301.91	\$383.51	\$265.01	\$490.31	\$622.84
65 to 69	\$71.13	\$131.65	\$167.22	\$170.28	\$315.06	\$400.24	\$270.50	\$500.51	\$635.81
70 to 74	\$75.55	\$139.74	\$177.51	\$179.60	\$332.26	\$422.05	\$280.91	\$519.71	\$660.16
75 to 79	\$80.22	\$148.41	\$188.51	\$189.44	\$350.44	\$445.16	\$291.75	\$539.70	\$685.55
80 to 84	\$84.85	\$156.99	\$199.40	\$199.47	\$369.05	\$468.76	\$302.60	\$559.87	\$711.17

Monthly Costs for Ontario Residents

Your age	BASIC			ENHANCED			COMPLETE		
	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
50 to 59	\$45.68	\$84.55	\$107.36	\$187.29	\$346.52	\$440.16	\$327.74	\$606.44	\$770.30
60 to 64	\$56.07	\$103.70	\$131.71	\$204.26	\$377.87	\$479.98	\$345.87	\$639.81	\$812.71
65 to 69	\$70.32	\$130.11	\$165.31	\$118.68	\$219.57	\$278.95	\$222.60	\$411.83	\$523.18
70 to 74	\$76.90	\$142.23	\$180.66	\$127.48	\$235.82	\$299.55	\$232.66	\$430.43	\$546.75
75 to 79	\$84.06	\$155.53	\$197.56	\$136.98	\$253.42	\$321.90	\$243.37	\$450.24	\$571.90
80 to 84	\$90.52	\$167.51	\$212.75	\$145.94	\$270.04	\$343.00	\$253.29	\$468.67	\$595.32

Monthly Costs for Quebec Residents

Your age	BASIC			ENHANCED			COMPLETE		
	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
50 to 59	\$30.07	\$55.64	\$70.68	\$102.14	\$188.95	\$240.02	\$209.08	\$386.83	\$491.35
60 to 64	\$36.93	\$68.31	\$86.79	\$112.25	\$207.68	\$263.82	\$218.30	\$403.87	\$513.03
65 to 69	\$41.46	\$76.74	\$97.48	\$116.40	\$215.38	\$273.60	\$219.93	\$406.92	\$516.91
70 to 74	\$44.74	\$82.77	\$105.14	\$123.36	\$228.20	\$289.87	\$228.24	\$422.22	\$536.33
75 to 79	\$48.30	\$89.33	\$113.47	\$130.76	\$241.89	\$307.26	\$236.89	\$438.24	\$556.68
80 to 84	\$51.59	\$95.46	\$121.22	\$138.12	\$255.54	\$324.57	\$245.37	\$453.98	\$576.63

Monthly Costs for New Brunswick Residents

Your age	BASIC			ENHANCED			COMPLETE		
	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
50 to 59	\$41.50	\$76.80	\$97.53	\$66.40	\$122.88	\$156.06	\$167.45	\$309.83	\$393.53
60 to 64	\$50.91	\$94.21	\$119.65	\$76.63	\$141.76	\$180.05	\$176.62	\$326.76	\$415.06
65 to 69	\$55.00	\$101.72	\$129.23	\$79.26	\$146.64	\$186.28	\$176.56	\$326.60	\$414.92
70 to 74	\$60.03	\$111.03	\$141.02	\$85.38	\$157.93	\$200.58	\$183.49	\$339.43	\$431.15
75 to 79	\$65.52	\$121.22	\$153.97	\$91.98	\$170.17	\$216.15	\$190.81	\$353.04	\$448.40
80 to 84	\$70.48	\$130.43	\$165.67	\$98.15	\$181.63	\$230.71	\$197.49	\$365.43	\$464.19

Monthly Costs for Nova Scotia Residents

Your age	BASIC			ENHANCED			COMPLETE		
	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
50 to 59	\$52.10	\$96.45	\$122.48	\$219.97	\$407.00	\$516.97	\$361.39	\$668.66	\$849.36
60 to 64	\$63.96	\$118.31	\$150.27	\$239.65	\$443.34	\$563.14	\$382.89	\$708.34	\$899.78
65 to 69	\$71.88	\$133.00	\$168.98	\$85.34	\$157.90	\$200.60	\$177.30	\$328.04	\$416.73
70 to 74	\$78.37	\$144.97	\$184.15	\$92.33	\$170.79	\$216.95	\$185.35	\$342.93	\$435.60
75 to 79	\$85.44	\$158.06	\$200.79	\$99.89	\$184.80	\$234.76	\$193.92	\$358.76	\$455.71
80 to 84	\$91.84	\$169.93	\$215.88	\$106.89	\$197.78	\$251.24	\$201.67	\$373.17	\$474.02

Monthly Costs for Prince Edward Island Residents

Your age	BASIC			ENHANCED			COMPLETE		
	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
50 to 59	\$39.35	\$72.83	\$92.49	\$39.35	\$72.83	\$92.49	\$128.08	\$237.01	\$301.58
60 to 64	\$48.30	\$89.32	\$113.47	\$48.30	\$89.32	\$113.47	\$134.94	\$249.60	\$317.09
65 to 69	\$54.26	\$100.44	\$127.59	\$81.74	\$151.26	\$192.16	\$167.63	\$310.13	\$393.94
70 to 74	\$59.41	\$109.85	\$139.53	\$88.31	\$163.32	\$207.48	\$174.40	\$322.60	\$409.80
75 to 79	\$64.96	\$120.18	\$152.65	\$95.37	\$176.45	\$224.13	\$181.56	\$335.86	\$426.62
80 to 84	\$69.97	\$129.47	\$164.45	\$101.95	\$188.62	\$239.60	\$188.02	\$347.85	\$441.87

Monthly Costs for Newfoundland & Labrador Residents

Your age	BASIC			ENHANCED			COMPLETE		
	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
50 to 59	\$44.80	\$82.91	\$105.33	\$168.66	\$312.04	\$396.36	\$275.40	\$509.52	\$647.20
60 to 64	\$54.99	\$101.72	\$129.22	\$184.55	\$341.40	\$433.69	\$290.41	\$537.27	\$682.49
65 to 69	\$61.82	\$114.37	\$145.32	\$190.76	\$352.90	\$448.32	\$294.56	\$544.97	\$692.28
70 to 74	\$67.49	\$124.87	\$158.59	\$202.71	\$375.04	\$476.39	\$307.58	\$569.03	\$722.79
75 to 79	\$73.70	\$136.34	\$173.24	\$215.52	\$398.71	\$506.50	\$321.31	\$594.46	\$755.13
80 to 84	\$79.32	\$146.77	\$186.40	\$228.10	\$422.01	\$536.05	\$334.65	\$619.13	\$786.43

Monthly Costs for Northwest Territories Residents

Your age	BASIC			ENHANCED			COMPLETE		
	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
50 to 59	\$49.69	\$91.93	\$116.76	\$223.84	\$414.13	\$526.04	\$368.54	\$681.87	\$866.14
60 to 64	\$60.97	\$112.82	\$143.28	\$97.32	\$180.05	\$228.70	\$194.91	\$360.59	\$458.03
65 to 69	\$81.72	\$151.18	\$192.10	\$98.78	\$182.74	\$232.19	\$195.83	\$362.30	\$460.27
70 to 74	\$88.85	\$164.35	\$208.77	\$106.58	\$197.13	\$250.42	\$204.87	\$378.99	\$481.43
75 to 79	\$96.63	\$178.71	\$227.01	\$115.04	\$212.76	\$270.27	\$214.51	\$396.78	\$504.03
80 to 84	\$103.70	\$191.86	\$243.68	\$122.88	\$227.36	\$288.78	\$223.32	\$413.16	\$524.79

Monthly Costs for Yukon & Nunavut Residents

Your age	BASIC			ENHANCED			COMPLETE		
	Individual	Couple	Family	Individual	Couple	Family	Individual	Couple	Family
50 to 59	\$49.69	\$91.93	\$116.76	\$223.84	\$414.13	\$526.04	\$368.54	\$681.87	\$866.14
60 to 64	\$60.97	\$112.82	\$143.28	\$243.32	\$450.13	\$571.74	\$389.81	\$721.19	\$916.07
65 to 69	\$81.72	\$151.18	\$192.10	\$98.78	\$182.74	\$232.19	\$195.83	\$362.30	\$460.27
70 to 74	\$88.85	\$164.35	\$208.77	\$106.58	\$197.13	\$250.42	\$204.87	\$378.99	\$481.43
75 to 79	\$96.63	\$178.71	\$227.01	\$115.04	\$212.76	\$270.27	\$214.51	\$396.78	\$504.03
80 to 84	\$103.70	\$191.86	\$243.68	\$122.88	\$227.36	\$288.78	\$223.32	\$413.16	\$524.79

Additional Coverage

Travel Plus

Monthly Premium

Your age	TRAVEL 90			TRAVEL 180		
	Individual	Couple	Family	Individual	Couple	Family
50 to 59	\$38.54	\$71.34	\$90.61	\$87.25	\$161.40	\$205.02
60 to 64	\$52.30	\$96.72	\$122.87	\$118.29	\$218.85	\$277.98
65 to 69	\$65.05	\$120.36	\$152.87	\$147.19	\$272.30	\$345.89
70 to 74	\$91.51	\$169.30	\$215.06	\$207.04	\$383.03	\$486.55
75 to 79	\$152.00	\$281.21	\$357.21	\$343.93	\$636.26	\$808.24
80 to 84	\$257.28	\$475.96	\$604.62	\$582.12	\$1,076.92	\$1,367.98

LIFE (Employee Only)

Monthly Premium - \$25,000 of insurance

Monthly Premium - \$25,000 of insurance

Your age	NON-SMOKER		SMOKER		Your age	NON-SMOKER		SMOKER	
	Male	Female	Male	Female		Male	Female	Male	Female
50	\$6.68	\$4.81	\$16.38	\$11.94	68	\$44.12	\$30.53	\$103.91	\$57.64
51	\$7.33	\$5.23	\$18.38	\$13.00	69	\$49.50	\$34.28	\$113.37	\$62.89
52	\$8.04	\$5.72	\$20.60	\$14.20	70	\$55.52	\$38.47	\$123.50	\$68.61
53	\$8.84	\$6.24	\$23.04	\$15.48	71	\$62.25	\$43.20	\$134.32	\$74.85
54	\$9.74	\$6.84	\$25.77	\$16.88	72	\$69.71	\$48.48	\$145.85	\$81.67
55	\$10.75	\$7.52	\$28.76	\$18.41	73	\$78.03	\$54.44	\$158.12	\$89.05
56	\$11.85	\$8.27	\$32.06	\$20.08	74	\$87.21	\$61.07	\$171.17	\$97.12
57	\$13.12	\$9.16	\$35.69	\$21.93	75	\$97.37	\$68.53	\$185.02	\$105.91
58	\$14.54	\$10.12	\$39.67	\$23.93	76	\$108.55	\$76.86	\$199.69	\$115.45
59	\$16.15	\$11.24	\$44.01	\$26.11	77	\$120.82	\$86.17	\$215.22	\$125.88
60	\$17.96	\$12.48	\$48.74	\$28.53	78	\$134.25	\$96.55	\$231.62	\$137.22
61	\$20.01	\$13.91	\$53.89	\$31.16	79	\$148.93	\$108.12	\$248.92	\$149.60
62	\$22.33	\$15.50	\$59.49	\$34.02	80	\$164.94	\$121.02	\$267.18	\$163.13
63	\$24.94	\$17.32	\$65.55	\$37.14	81	\$182.33	\$135.35	\$286.40	\$177.93
64	\$27.93	\$19.38	\$72.12	\$40.57	82	\$201.21	\$151.29	\$306.64	\$194.08
65	\$31.28	\$21.69	\$79.22	\$44.29	83	\$221.67	\$168.98	\$327.93	\$211.77
66	\$35.05	\$24.29	\$86.87	\$48.35	84	\$221.67	\$168.98	\$327.93	\$211.77
67	\$39.32	\$27.23	\$95.09	\$52.80					

Try out different cost scenarios

If you would like to compare costs for different coverage options, use the following table to create cost scenarios.

		SCENARIO 1		SCENARIO 2		SCENARIO 3
Level of coverage (check appropriate box)	Individual ☐ Couple ☐ Family ☐		Individual ☐ Couple ☐ Family ☐		Individual ☐ Couple ☐ Family ☐	
		Monthly premium		Monthly premium		Monthly premium
Health (check appropriate box)	☐ Basic ☐ Enhanced ☐ Complete	\$ _____	☐ Basic ☐ Enhanced ☐ Complete	\$ _____	☐ Basic ☐ Enhanced ☐ Complete	\$ _____
Travel Plus (check appropriate box)	☐ Travel 90 ☐ Travel 180	\$ _____	☐ Travel 90 ☐ Travel 180	\$ _____	☐ Travel 90 ☐ Travel 180	\$ _____
Life	☐ \$25,000	\$ _____	☐ \$25,000	\$ _____	☐ \$25,000	\$ _____
	Total Cost	\$ _____	Total Cost	\$ _____	Total Cost	\$ _____