

Administrative Group Benefit Premium Rates

Contract: 050833

Effective February 1, 2025



Mandatory Benefits	Employee %	Employer %	Monthly Premium		Waiting Period
Basic Life Insurance* 2/3 of salary	0%	100%	\$0.11 per \$1,000 unit		On completion of one month of continuous full-time employment.
AD&D* 2/3 of salary	0%	100%	\$0.02 per \$1,000 unit		On completion of one month of continuous full-time employment.
Long Term Disability (LTD)* 66 2/3% of salary**	33 1/3%	66 2/3%	\$2.50 per \$100 unit		On completion of three months of continuous full-time employment.
Extended Health Care (EHC)	0%	100%	\$180.06	Single	On completion of one month of continuous full-time employment.
			\$373.07	Family	
Vision Care	25%	75%	\$10.77	Single	On completion of one month of continuous full-time employment.
			\$31.95	Family	
Hearing Care	0%	100%	\$1.31	Single	On completion of one month of continuous full-time employment.
			\$3.89	Family	
Dental	0%	100%	\$55.54	Single	The first of the month coincident with or next following the date of full-time employment.
			\$179.92	Family	

* Insurable earnings under the Life Insurance and LTD plans are the employee's annual salary, including any lump sum merit increase that does not exceed the maximum of the employee's salary range for their payband. **LTD maximum insurable earnings for Administrative Staff are not to exceed \$450,000.

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Optional Benefits	Employee %	Employer %	Monthly Premium	Waiting Period					
Supplementary Life Insurance* 1, 2, or 3 x salary	50%	50%	\$0.09 per \$1,000 unit	On completion of one month of continuous full-time employment.					
Employee Pay-All Life Insurance* 1 – 10 units of \$10,000	100%	0%	See rate per \$10,000 unit below	On completion of one month of continuous full-time employment.					
	Age:	- 34	35-39		40-44	45-49	50-54	55-59	60-64
	Cost:	\$0.29	\$0.34		\$0.51	\$0.94	\$1.63	\$2.66	\$4.22
Dependent Life Insurance \$10,000/spouse \$5,000/child	100%	0%	\$1.35	On completion of one month of continuous full-time employment.					
Critical Illness Insurance 1 – 25 units of \$25,000	100%	0%	See rate per \$25,000 unit below	On completion of one month of continuous full-time employment.					
			Male	Female					
	Age	Smoker	Non-Smoker	Smoker	Non-Smoker				
	< 30	\$2.99	\$2.49	\$2.78	\$2.32				
	30-34	\$4.90	\$3.44	\$5.70	\$4.17				
	35-39	\$6.36	\$4.30	\$8.28	\$5.23				
	40-44	\$11.52	\$6.66	\$14.98	\$7.98				
	45-49	\$23.20	\$11.46	\$22.46	\$10.74				
	50-54	\$42.13	\$18.25	\$36.10	\$16.52				
55-59	\$67.68	\$27.55	\$42.55	\$20.14					
60-64	\$108.41	\$45.43	\$54.97	\$28.77					
65-69	\$189.83	\$87.25	\$87.02	\$49.89					

Note: All premium rates are subject to the appropriate provincial sales tax based on employee's provincial residence.