

Academic – Partial Load Group Benefit Premium Rates

Contract: 050832

Effective May 1, 2025



Mandatory Benefits	Employee %	Employer %	Monthly Premium		Waiting Period
Basic Extended Health Care (EHC)	0%	100%	\$173.32	Single	First of the month following the completion of one calendar month of partial load employment.
			\$396.44	Family	

Optional Benefits	Employee %	Employer %	Monthly Premium		Waiting Period
Vision Care	75%	25%	\$11.36	Single	First of the month following the completion of one calendar month of partial load employment.
			\$33.38	Family	
Hearing Care	75%	25%	\$0.96	Single	First of the month following the completion of one calendar month of partial load employment.
			\$2.86	Family	
Dental	75%	25%	\$78.37	Single	First of the month following the completion of six calendar months of partial load employment.
			\$219.18	Family	
Supplementary Life Insurance 1 – 6 units of \$10,000	50%	50%	\$0.09 per \$1,000 unit		First of the month following the completion of one calendar month of partial load employment.
Employee Pay-All Life Insurance 1 – 30 units of \$10,000	100%	0%	\$0.10 per \$1,000 unit		First of the month following the completion of one calendar month of partial load employment.
Dependent Life Insurance \$5,000/spouse \$2,000/child	100%	0%	\$0.69		First of the month following the completion of one calendar month of partial load employment.

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Optional Benefits	Employee %	Employer %	Monthly Premium	Waiting Period			
Critical Illness Insurance 1 – 25 units of \$25,000	100%	0%	See rate per \$25,000 unit below	On completion of one calendar month of partial load 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.

- Eligible partial load employees will automatically be enrolled in single basic extended health care, unless a completed enrolment form is submitted to decline coverage due to being covered under another group health benefits plan.
- Enrolment in optional benefits must occur within 31 days of eligibility. If not, later enrolment is only permitted if there is a break of more than six months between partial load contracts.