

## Academic – Partial-Load (050832) Group Benefit Premiums

Effective February 1, 2026



<b>BASIC BENEFITS</b>					
<b>Benefit</b>	<b>Total Monthly Premium*</b>		<b>Cost-Sharing</b>		<b>Waiting Period</b>
			<b>Employee %</b>	<b>Employer %</b>	
Extended Health Care**	\$189.44	Single	0	100	First of the month after 1 calendar month of partial load employment
	\$433.31	Family			

<b>OPTIONAL BENEFITS***</b>					
<b>Benefit</b>	<b>Total Monthly Premium*</b>		<b>Cost-Sharing</b>		<b>Waiting Period</b>
			<b>Employee %</b>	<b>Employer %</b>	
Vision Care	\$11.93	Single	75	25	First of the month after 1 calendar month of partial load employment
	\$35.05	Family			
Hearing Care	\$1.01	Single	75	25	First of the month after 1 calendar month of partial load employment
	\$3.00	Family			
Dental Care	\$83.07	Single	75	25	First of the month after 6 calendar months of partial load employment
	\$232.33	Family			
Basic Life Insurance \$25,000	\$4.25		100	0	First of the month after 1 calendar month of partial load employment
Accidental Death & Dismemberment \$25,000	\$0.50		100	0	First of the month after 1 calendar month of partial load employment
Supplemental Life Insurance*** \$10,000 – 60,000	\$0.095 per \$1,000		100	0	1 month of continuous full-time employment
Employee Pay-All Life Insurance \$10,000 – 300,000	\$0.089 per \$1,000		100	0	1 month of continuous full-time employment
Dependent Life Insurance \$5,000/spouse \$2,000/child	\$0.69		100	0	1 month of continuous full-time employment

**Note:**

\* Premiums subject to applicable provincial sales tax by province of residence.

\*\* Automatic single Extended Health Care unless waived by completed form due to alternate coverage.

\*\*\* Optional benefits must be elected within 31 days

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<b>OPTIONAL CRITICAL ILLNESS INSURANCE BENEFIT</b>				
<b>Benefit Details</b>	<b>Total Monthly Premium*</b>	<b>Cost-Sharing</b>		<b>Waiting Period</b>
		<b>Employee %</b>	<b>Employer %</b>	
\$25,000 – 625,000	See chart below for cost per \$25,000	100	0	1 month of continuous full-time employment

Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
Under 30	\$2.49	\$2.99	\$2.32	\$2.78
30 – 34	\$3.44	\$4.90	\$4.17	\$5.70
35 – 39	\$4.30	\$6.36	\$5.23	\$8.28
40 – 44	\$6.66	\$11.52	\$7.98	\$14.98
45 – 49	\$11.46	\$23.20	\$10.74	\$22.46
50 – 54	\$18.25	\$42.13	\$16.52	\$36.10
55 – 59	\$27.55	\$67.68	\$20.14	\$42.55
60 – 64	\$45.43	\$108.41	\$28.77	\$54.97
65 – 69	\$87.25	\$189.83	\$49.89	\$87.02