

Administrative (050833) Group Benefit Premiums

Effective February 1, 2026



MANDATORY BENEFITS					
Benefit	Total Monthly Premium*		Cost-Sharing		Waiting Period
			Employee %	Employer %	
Basic Life Insurance ⅔ of salary	\$1.20 per \$10,000		0	100	1 month of continuous full-time employment
Accidental Death & Dismemberment ⅔ of salary	\$0.20 per \$10,000		0	100	1 month of continuous full-time employment
Extended Health Care	\$196.27	Single	0	100	1 month of continuous full-time employment
	\$406.65	Family			
Vision Care	\$10.77	Single	25	75	1 month of continuous full-time employment
	\$31.95	Family			
Hearing Care	\$1.43	Single	0	100	1 month of continuous full-time employment
	\$4.24	Family			
Dental Care	\$58.32	Single	0	100	First of the month following the start of full-time employment
	\$188.92	Family			
Long-Term Disability***	\$2.88 per \$100**		33 ⅓	66 ⅔	3 months of continuous full-time employment

Note:

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

** Life and LTD insurable earnings are based on annual salary, including eligible lump-sum merit increases, up to the pay band maximum.

*** LTD insurable earnings capped at \$450,000 annually for administrative staff.

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OPTIONAL LIFE INSURANCE BENEFITS					
Benefit	Total Monthly Premium*		Cost-Sharing		Waiting Period
			Employee %	Employer %	
Supplemental Life Insurance*** 1 x, 2 x, or 3 x salary	\$0.90 per \$10,000		50	50	1 month of continuous full-time employment
Employee Pay-All Life Insurance \$10,000 – 100,000	Age	Cost per \$10,000	100	0	1 month of continuous full-time employment
	– 34	\$0.31			
	35 – 39	\$0.37			
	40 – 44	\$0.55			
	45 – 49	\$1.02			
	50 – 54	\$1.76			
	55 – 59	\$2.87			
	60 – 64	\$4.56			
Dependent Life Insurance \$10,000/spouse \$5,000/child	\$1.35		100	0	1 month of continuous full-time employment

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OPTIONAL CRITICAL ILLNESS INSURANCE BENEFIT				
Benefit Details	Total Monthly Premium*	Cost-Sharing		Waiting Period
		Employee %	Employer %	
\$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