

Full-Time Support Staff (050834) Group Benefit Premiums

Effective February 1, 2026



MANDATORY BENEFITS					
Benefit	Total Monthly Premium*		Cost-Sharing		Waiting Period
			Employee %	Employer %	
Basic Life Insurance \$25,000	\$2.50		0	100	1 month of continuous full-time employment
Accidental Death & Dismemberment \$25,000	\$0.50		0	100	1 month of continuous full-time employment
Extended Health Care	\$178.50	Single	0	100	1 month of continuous full-time employment
	\$395.00	Family			
Vision Care	\$11.19	Single	25	75	1 month of continuous full-time employment
	\$28.51	Family			
Hearing Care	\$0.73	Single	25	75	1 month of continuous full-time employment
	\$1.99	Family			
Dental Care	\$65.69	Single	0	100	After successful completion of the probationary period
	\$187.34	Family			
Catastrophic Drug Coverage	\$3.28	Single	100	0	1 month of continuous full-time employment
	\$7.31	Family			
Long-Term Disability	\$4.35 per \$100**		25	75	First of the month following 3 months of continuous full-time employment

Note:

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

** Insurable earnings include regular pay (Appendix E rates) and Special Allowance, if applicable

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OPTIONAL LIFE INSURANCE BENEFITS					
Benefit	Total Monthly Premium*		Cost-Sharing		Waiting Period
			Employee %	Employer %	
Supplemental Life Insurance \$10,000 – 50,000	\$0.12 per \$1,000		40	60	1 month of continuous full-time employment
Employee Pay-All Life Insurance \$10,000 – 50,000	Age	Cost per \$10,000	100	0	1 month of continuous full-time employment
	– 34	\$0.40			
	35 – 39	\$0.56			
	40 – 44	\$0.78			
	45 – 49	\$1.17			
	50 – 54	\$2.03			
	55 – 59	\$4.02			
	60 – 64	\$6.40			
Dependent Life Insurance \$15,000/spouse \$3,000/child	\$2.30		100	0	1 month of continuous full-time employment
Spousal Supplemental Life Insurance \$10,000 – 60,000	\$0.13 per \$1,000		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