

Academic – Full-Time (050832) Group Benefit Premiums

Effective February 1, 2026



MANDATORY BENEFITS					
Benefit	Total Monthly Premium*		Cost-Sharing		Waiting Period
			Employee %	Employer %	
Basic Life Insurance \$25,000	\$4.25		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	\$189.44	Single	0	100	1 month of continuous full-time employment
	\$433.31	Family			
Vision Care	\$11.93	Single	25	75	1 month of continuous full-time employment
	\$35.05	Family			
Hearing Care	\$1.01	Single	25	75	1 month of continuous full-time employment
	\$3.00	Family			
Dental Care	\$83.07	Single	0	100	6 months of continuous full-time employment
	\$232.33	Family			
Long-Term Disability	\$3.99 per \$100**		100	0	2 months of continuous full-time employment

Note:

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

** LTD insurable earnings are based on base salary and annual base salary per Article 35.01 A.

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OPTIONAL LIFE INSURANCE BENEFITS				
Benefit	Total Monthly Premium*	Cost-Sharing		Waiting Period
		Employee %	Employer %	
Supplemental Life Insurance \$10,000 – 60,000	\$0.95 per \$10,000	50	50	1 month of continuous full-time employment
Employee Pay-All Life Insurance \$10,000 – 300,000	\$0.89 per \$10,000	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

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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