



University  
of Manitoba

# PREMIUM RATE SUMMARY

## PART TIME STAFF

APRIL, 2024

Coverage	Monthly Premium Rate		Cost Sharing	
			Member	University
<b>Basic Life Insurance*</b> <ul style="list-style-type: none"> <li>Coverage = annual salary</li> </ul>	\$0.164/ \$1,000 of coverage		0%	100%
<b>Optional Life Insurance*</b> <ul style="list-style-type: none"> <li>Up to 25 units available</li> <li>Unit value is \$10,000</li> </ul>	Age	per unit	100%	0%
	<35	\$0.23		
	35 – 44	0.36		
	45 – 54	1.74		
	55 – 64	4.97		
	65 – 69	18.06		
	70 – 74	30.08		
	75 – 79	50.30		
<b>Spousal Optional Life Insurance*</b> <ul style="list-style-type: none"> <li>Up to 25 units available</li> <li>Unit value is \$10,000</li> </ul>	Age	per unit	100%	0%
	<35	\$0.23		
	35 – 44	0.36		
	45 – 54	1.74		
	55 – 64	4.97		
	65 – 69	18.06		
	70 – 74	30.08		
	75 – 79	50.30		
<b>Optional Dependent Life Insurance*</b> <ul style="list-style-type: none"> <li>Up to 3 units available</li> <li>Each unit: Spouse - \$3,000 and Child - \$1,500</li> </ul>	Age	per unit	100%	0%
	<35	\$0.23		
	35 – 44	0.36		
	45 – 54	1.74		
	55 – 64	4.97		
	65 – 69	18.06		
	70 – 74	30.08		
	75 – 79	50.30		
<b>Basic AD&amp;D Insurance*</b> <ul style="list-style-type: none"> <li>Coverage = \$20,000</li> </ul>	Age	per unit	100%	0%
	<35	\$0.23		
	35 – 44	0.36		
	45 – 54	1.74		
	55 – 64	4.97		
	65 – 69	18.06		
	70 – 74	30.08		
	75 – 79	50.30		
<b>Voluntary AD&amp;D Insurance*</b> <ul style="list-style-type: none"> <li>Up to 8 units available</li> <li>Each unit = \$20,000</li> </ul>	Age	per unit	100%	0%
	<35	\$0.23		
	35 – 44	0.36		
	45 – 54	1.74		
	55 – 64	4.97		
	65 – 69	18.06		
	70 – 74	30.08		
	75 – 79	50.30		
<b>Long Term Disability Insurance</b>		\$2.05/100 of monthly earnings	50%	50%
<b>Supplementary Health Benefits</b>		<ul style="list-style-type: none"> <li>Single - \$31.94</li> <li>Couple - \$61.96</li> <li>Family - \$111.76</li> </ul>	50%	50%
<b>Dental Benefits</b>		<ul style="list-style-type: none"> <li>Single - \$19.42</li> <li>Couple - \$41.66</li> <li>Family - \$71.12</li> </ul>	0%	100%
<b>Health Care Spending Account</b>		\$ 54.11	0%	100%
<b>Employee Assistance Program</b>		\$ 5.63	0%	100%

\* Rates are subject to 7% RST for residents of Manitoba