



PREMIUM RATE SUMMARY

FULL TIME STAFF

JULY, 2023

Coverage	Monthly Premium Rate		Cost Sharing	
			Member	University
Basic Life Insurance* <ul style="list-style-type: none"> Coverage = annual salary 	\$0.164/ \$1,000 of coverage		0%	100%
Optional Life Insurance* <ul style="list-style-type: none"> Up to 40 units available Unit value is \$10,000 	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		
Spousal Optional Life Insurance* <ul style="list-style-type: none"> Up to 40 units available Unit value is \$10,000 	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		
Optional Dependent Life Insurance* <ul style="list-style-type: none"> Up to 5 units available Each unit: Spouse - \$3,000 and Child - \$1,500 	\$1.28 / unit		100%	0%
Basic AD&D Insurance* <ul style="list-style-type: none"> Coverage = \$20,000 	\$0.44		0%	100%
Voluntary AD&D Insurance* <ul style="list-style-type: none"> Up to 12 units available Each unit = \$20,000 	\$0.60 / unit		100%	0%
Long Term Disability Insurance	\$2.05/100 of monthly earnings		50%	50%
Supplementary Health Benefits	<ul style="list-style-type: none"> Single - \$34.46 Couple - \$68.32 Family - \$121.74 		50%	50%
Dental Benefits	<ul style="list-style-type: none"> Single - \$37.34 Couple - \$77.28 Family - \$136.44 		0%	100%
Health Care Spending Account <ul style="list-style-type: none"> \$825 annual allocation 	\$71.98		0%	100%
Employee Assistance Program	\$5.63		0%	100%

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