



# PREMIUM RATE SUMMARY

## GEOGRAPHIC FULL TIME STAFF

JULY 2020

| 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>  | \$0.162/ \$1,000 of coverage  | 0%           | 100%       |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| <b>Optional Life Insurance*</b> <ul style="list-style-type: none"> <li>Up to 40 units available</li> <li>Unit value is \$10,000</li> </ul>                                   | <table border="1"> <thead> <tr> <th>Age</th> <th>per unit</th> </tr> </thead> <tbody> <tr><td>&lt;35</td><td>\$ 0.17</td></tr> <tr><td>35 – 44</td><td>0.27</td></tr> <tr><td>45 – 54</td><td>1.33</td></tr> <tr><td>55 – 64</td><td>3.79</td></tr> <tr><td>65 – 69</td><td>13.80</td></tr> <tr><td>70 – 74</td><td>22.98</td></tr> <tr><td>75 – 79</td><td>38.43</td></tr> <tr><td>80 – 84</td><td>64.76</td></tr> </tbody> </table> | Age          | per unit   | <35 | \$ 0.17 | 35 – 44 | 0.27 | 45 – 54 | 1.33 | 55 – 64 | 3.79 | 65 – 69 | 13.80 | 70 – 74 | 22.98 | 75 – 79 | 38.43 | 80 – 84 | 64.76 | 100% | 0% |
| Age  | per unit  |              |            |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| <35  | \$ 0.17   |              |            |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| 35 – 44  | 0.27  |              |            |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| 45 – 54  | 1.33  |              |            |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| 55 – 64  | 3.79  |              |            |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| 65 – 69  | 13.80   |              |            |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| 70 – 74  | 22.98   |              |            |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| 75 – 79  | 38.43   |              |            |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| 80 – 84  | 64.76   |              |            |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| <b>Spousal Optional Life Insurance*</b> <ul style="list-style-type: none"> <li>Up to 40 units available</li> <li>Unit value is \$10,000</li> </ul>                           | <table border="1"> <thead> <tr> <th>Age</th> <th>per unit</th> </tr> </thead> <tbody> <tr><td>&lt;35</td><td>\$ 0.17</td></tr> <tr><td>35 – 44</td><td>0.27</td></tr> <tr><td>45 – 54</td><td>1.33</td></tr> <tr><td>55 – 64</td><td>3.79</td></tr> <tr><td>65 – 69</td><td>13.80</td></tr> <tr><td>70 – 74</td><td>22.98</td></tr> <tr><td>75 – 79</td><td>38.43</td></tr> <tr><td>80 – 84</td><td>64.76</td></tr> </tbody> </table> | Age          | per unit   | <35 | \$ 0.17 | 35 – 44 | 0.27 | 45 – 54 | 1.33 | 55 – 64 | 3.79 | 65 – 69 | 13.80 | 70 – 74 | 22.98 | 75 – 79 | 38.43 | 80 – 84 | 64.76 | 100% | 0% |
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| 80 – 84  | 64.76   |              |            |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| <b>Optional Dependent Life Insurance*</b> <ul style="list-style-type: none"> <li>Up to 5 units available</li> <li>Each unit: Spouse - \$3,000 and Child - \$1,500</li> </ul> | \$1.03 / unit   | 100%         | 0%         |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| <b>Basic AD&amp;D Insurance*</b> <ul style="list-style-type: none"> <li>Coverage = \$20,000</li> </ul>   | \$0.44  | 0%           | 100%       |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| <b>Voluntary AD&amp;D Insurance *</b> <ul style="list-style-type: none"> <li>Up to 12 units available</li> <li>Each unit = \$20,000</li> </ul>                               | \$0.60 / unit   | 100%         | 0%         |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| <b>Supplementary Health Benefits</b>   | <ul style="list-style-type: none"> <li>Single - \$30.42</li> <li>Couple - \$60.28</li> <li>Family - \$107.40</li> </ul>   | 50%          | 50%        |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| <b>Dental Benefits</b>   | <ul style="list-style-type: none"> <li>Single - \$33.70</li> <li>Couple - \$69.74</li> <li>Family - \$123.14</li> </ul>   | 0%           | 100%       |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| <b>Health Care Spending Account</b> <ul style="list-style-type: none"> <li>\$825 annual allocation</li> </ul>  | \$ 71.91  | 0%           | 100%       |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |
| <b>Employee Assistance Program</b>   | \$ 5.30   | 0%           | 100%       |     |         |         |      |         |      |         |      |         |       |         |       |         |       |         |       |      |    |

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