



# PREMIUM RATE SUMMARY

## PART TIME STAFF

Seasonal Sessional

SEPTEMBER, 2023

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>	\$0.281/ \$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	\$ 0.39		
	35 – 44	0.62		
	45 – 54	2.98		
	55 – 64	8.52		
	65 – 69	30.96		
	70 – 74	51.57		
<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	\$ 0.39		
	35 – 44	0.62		
	45 – 54	2.98		
	55 – 64	8.52		
	65 – 69	30.96		
	70 – 74	51.57		
<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>	\$2.19 / unit		100%	0%
	<b>Basic AD&amp;D Insurance*</b> <ul style="list-style-type: none"> <li>Coverage = \$20,000</li> </ul>	\$0.75		0%
<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>	\$1.03 / unit		100%	0%
<b>Long Term Disability Insurance</b>	\$3.51/100 of monthly earnings		50%	50%
<b>Supplementary Health Benefits</b>	<ul style="list-style-type: none"> <li>Single - \$40.25</li> <li>Couple - \$77.79</li> <li>Family - \$140.13</li> </ul>		50%	50%
<b>Dental Benefits</b>	<ul style="list-style-type: none"> <li>Single - \$33.29</li> <li>Couple - \$71.42</li> <li>Family - \$121.92</li> </ul>		0%	100%
<b>Health Care Spending Account</b> <ul style="list-style-type: none"> <li>\$580 annual allocation</li> </ul>	\$86.76		0%	100%
<b>Employee Assistance Program</b>	\$9.65		0%	100%

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