



UNA Premium Rate Sheet

April 1, 2023

Benefit Cost Per Month				
		Employee Share	Employer Share	Total Monthly Premium
Supplementary Health Care 80% Direct Bill	Single	\$26.77	\$80.31	\$107.08
	Family	\$66.77	\$200.31	\$267.08
Vision (add to Medical Premium)	Single	\$4.48	\$13.46	\$17.94
	Family	\$11.21	\$33.62	\$44.83
Dental Care	Single	\$15.05	\$45.15	\$60.20
	Family	\$37.42	\$112.25	\$149.67
Supplementary Health Care 100% Direct Bill (Banff, Castor, St. Albert)	Single	\$25.20	\$75.60	\$100.80
	Family	\$62.86	\$188.59	\$251.45
Vision (add to Medical Premium)	Single	\$4.19	\$12.57	\$16.76
	Family	\$10.47	\$31.40	\$41.87
Dental Care	Single	\$14.65	\$43.97	\$58.62
	Family	\$36.43	\$109.31	\$145.74
Travel Insurance (Under age 70 yrs) Mandatory	Single	\$0.21	\$0.65	\$0.86
	Family	\$0.54	\$1.62	\$2.16
Travel Insurance (Age 70 yrs and over) Voluntary	Single	\$0.59	\$1.79	\$2.38
	Family	\$1.11	\$3.33	\$4.44
Basic Life (1 X annual salary) Coverage until age 80	per \$1,000 of Benefit	\$0.0495	\$0.1485	\$0.1980
Additional Basic Life (1 X annual salary) Coverage until age 80	per \$1,000 of Benefit	\$0.0495	\$0.1485	\$0.1980
Basic Life Coverage for Dependents Coverage until spouse age 70	Spouse \$10,000 / Child \$5,000	\$3.93	N/A	\$3.93
Basic AD&D (1 X annual salary) Coverage until age 80	per \$1,000 of Benefit	\$0.0032	\$0.0098	\$0.0130
Additional Basic AD&D (1 X annual salary) Coverage until age 80	per \$1,000 of Benefit	\$0.0032	\$0.0098	\$0.0130
Optional AD&D Available in units of \$10,000 to a maximum of \$350,000	Single per \$1,000 of Benefit	\$0.0315	N/A	\$0.0315
	Family per \$1,000 of Benefit	\$0.0450	N/A	\$0.0450
Short Term Disability	66 2/3% monthly insured payroll	0.349%	1.047%	1.396%
Long Term Disability Coverage until age 65	66 2/3% monthly insured payroll	1.2315%	3.6945%	4.926%

continued

Optional Employee/Spousal Life Employee & Spouse: Units of \$10,000 up to \$200,000 (rate per \$10,000 of benefit)	Gender X Non-Smoker	Female Non- Smoker	Male Non- Smoker	Gender X Smoker	Female Smoker	Male Smoker
Coverage until age 70	Optional Life Premiums are 100% Employee Paid					
Up to 34	\$0.41	\$0.39	\$0.49	\$0.62	\$0.59	\$0.78
35-39	\$0.49	\$0.49	\$0.50	\$0.82	\$0.78	\$1.07
40-44	\$0.70	\$0.69	\$0.78	\$1.23	\$1.17	\$1.56
45-49	\$1.21	\$1.17	\$1.46	\$2.16	\$2.04	\$2.81
50-54	\$2.01	\$1.94	\$2.43	\$3.43	\$3.20	\$4.75
55-59	\$3.31	\$3.11	\$4.45	\$5.36	\$4.85	\$8.24
60-64	\$4.31	\$3.98	\$6.20	\$6.55	\$5.82	\$10.66
65-70	\$6.33	\$5.89	\$8.80	\$8.75	\$7.81	\$14.04