



CUPE 408 Lethbridge Premium Rate Sheet

April 1, 2023

		Benefit Cost Per Month					
		Employee Share		Employer Share		Total Monthly Premium	
<b>Supplementary Health Care</b>	Single	\$12.53		\$37.61		\$50.14	
	Family	\$31.33		\$94.01		\$125.34	
<b>Mandatory Travel Insurance</b> Coverage until age 70	Single	\$0.21		\$0.65		\$0.86	
	Family	\$0.54		\$1.62		\$2.16	
<b>Dental Care</b>	Single	\$11.67		\$35.02		\$46.69	
	Family	\$29.18		\$87.56		\$116.74	
<b>Basic Life</b> (1 X annual salary) Coverage until age 80	per \$1,000 of Benefit	\$0.0495		\$0.1485		\$0.1980	
<b>Additional Basic Life</b> (1 X annual salary) Coverage until age 80	per \$1,000 of Benefit	\$0.0495		\$0.1485		\$0.1980	
<b>Optional Dependent Life</b> Coverage until spouse age 70	Spouse \$10,000 / Child \$5,000	\$3.93		N/A		\$3.93	
<b>Basic AD&amp;D</b> (1 X annual salary) Coverage until age 80	per \$1,000 of Benefit	\$0.0032		\$0.0098		\$0.0130	
<b>Additional Basic AD&amp;D</b> (1 X annual salary) Coverage until age 80	per \$1,000 of Benefit	\$0.0032		\$0.0098		\$0.0130	
<b>Optional AD&amp;D</b> 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	
<b>Short Term Disability</b>	66 2/3% monthly insured payroll	0.349%		1.047%		1.396%	
<b>Long Term Disability</b> Coverage until age 65	66 2/3% monthly insured payroll	1.2315%		3.6945%		4.926%	
<b>Optional Employee/Spousal Life</b> & Spouse: Units of \$10,000 up to \$200,000 (rate per \$10,000 of benefit)	Employee	<b>Gender X Non-Smoker</b>	<b>Female Non-Smoker</b>	<b>Male Non-Smoker</b>	<b>Gender X Smoker</b>	<b>Female Smoker</b>	<b>Male Smoker</b>
	<b>Coverage until age 70</b>	<b>Optional Life Premiums are 100% Employee Paid</b>					
	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