



CUPE 408 Medicine Hat Premium Rate Sheet

April 1, 2023

Benefit Cost Per Month							
		Employee Share			Employer Share		Total Monthly Premium
Supplementary Health Care	Single		\$11.09		\$33.27		\$44.36
	Family		\$28.16		\$84.49		\$112.65
Voluntary Travel Insurance Coverage until age 70	Single		\$1.39		N/A		\$1.39
	Family		\$3.53		N/A		\$3.53
Dental Care	Single		\$9.10		\$27.29		\$36.39
	Family		\$22.90		\$68.71		\$91.61
Vision (add to Medical premium)	Single		\$1.12		\$3.38		\$4.50
	Family		\$2.81		\$8.43		\$11.24
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
Optional Dependent Life 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%
Optional Employee/Spousal Life & Spouse: Units of \$10,000 up to \$200,000 (rate per \$10,000 of benefit)	Employee	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
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