



Out of Scope Premium Rate Sheet

April 1, 2023

Benefit Cost Per Month						
	Employee Share			Employer Share		Total Monthly Premium
Supplementary Health Care	Single	N/A		\$88.32	\$88.32	
	Family	N/A		\$220.70	\$220.70	
Vision (Add to Medical premium)	Single	N/A		\$5.68	\$5.68	
	Family	N/A		\$14.18	\$14.18	
Mandatory Travel Insurance Coverage until age 70	Single	N/A		\$0.86	\$0.86	
	Family	N/A		\$2.16	\$2.16	
Dental Care	Single	N/A		\$56.67	\$56.67	
	Family	N/A		\$141.70	\$141.70	
Basic Life (2 X annual salary) Coverage until age 80	per \$1,000 of Benefit	N/A		\$0.1980	\$0.1980	
Voluntary Child Life	per \$1,000 of coverage (multiples of \$5,000 to \$25,000 per child)	0.0500		N/A	0.0500	
Basic AD&D (2 X annual salary) Coverage until age 80	per \$1,000 of Benefit	N/A		\$0.0130	\$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	
Basic Critical Illness Coverage until age 65	\$25,000 for Employee only	N/A		\$14.20	\$14.20	
Long Term Disability Coverage until age 65	Graded Benefit	2.472%		N/A	2.472%	
Optional Employee/Spousal Life Employee & Spouse: Units of \$10,000 up to \$500,000 (rate per \$10,000 of benefit) Coverage until age 70	Gender X Non-Smoker	Female Non-Smoker	Male Non-Smoker	Gender X Smoker	Female Smoker	Male Smoker
	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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Optional Critical Illness Employee & Spouse: Units of \$10,000 up to \$250,000 (rate per \$10,000 of coverage)	Gender X Non-Smoker	Female Non-Smoker	Male Non-Smoker	Gender X Smoker	Female Smoker	Male Smoker
Coverage until age 65	Optional Critical Illness Premiums are 100% Employee Paid					
Up to 29	\$1.20	\$1.19	\$1.27	\$1.36	\$1.34	\$1.46
30-34	\$1.97	\$2.01	\$1.72	\$2.59	\$2.64	\$2.31
35-39	\$2.39	\$2.45	\$2.07	\$3.66	\$3.79	\$2.91
40-44	\$3.56	\$3.53	\$3.05	\$6.61	\$6.35	\$5.27
45-49	\$4.96	\$4.91	\$5.18	\$10.33	\$9.91	\$10.15
50-54	\$7.30	\$6.47	\$8.21	\$15.73	\$13.74	\$18.50
55-59	\$9.72	\$8.59	\$12.60	\$21.19	\$17.78	\$30.92
60-65	\$14.30	\$12.07	\$20.78	\$28.71	\$22.75	\$49.32