



PREMIUM RATE SUMMARY

GEOGRAPHIC FULL TIME STAFF

JULY 2022

Coverage	Monthly Premium Rate	Cost Sharing																			
		Member	University																		
Basic Life Insurance* <ul style="list-style-type: none"> Coverage = annual salary 	\$0.159/ \$1,000 of coverage	0%	100%																		
Optional Life Insurance* <ul style="list-style-type: none"> Up to 40 units available Unit value is \$10,000 	<table border="1"> <thead> <tr> <th>Age</th> <th>per unit</th> </tr> </thead> <tbody> <tr><td><35</td><td>\$ 0.22</td></tr> <tr><td>35 – 44</td><td>0.34</td></tr> <tr><td>45 – 54</td><td>1.66</td></tr> <tr><td>55 – 64</td><td>4.73</td></tr> <tr><td>65 – 69</td><td>17.20</td></tr> <tr><td>70 – 74</td><td>28.65</td></tr> <tr><td>75 – 79</td><td>47.90</td></tr> <tr><td>80 – 84</td><td>80.73</td></tr> </tbody> </table>	Age	per unit	<35	\$ 0.22	35 – 44	0.34	45 – 54	1.66	55 – 64	4.73	65 – 69	17.20	70 – 74	28.65	75 – 79	47.90	80 – 84	80.73	100%	0%
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Optional Dependent Life Insurance* <ul style="list-style-type: none"> Up to 5 units available Each unit: Spouse - \$3,000 and Child - \$1,500 	\$1.28 / unit	100%	0%																		
Basic AD&D Insurance* <ul style="list-style-type: none"> Coverage = \$20,000 	\$0.44	0%	100%																		
Voluntary AD&D Insurance * <ul style="list-style-type: none"> Up to 12 units available Each unit = \$20,000 	\$0.60 / unit	100%	0%																		
Supplementary Health Benefits	<ul style="list-style-type: none"> Single - \$31.10 Couple - \$61.60 Family - \$109.74 	50%	50%																		
Dental Benefits	<ul style="list-style-type: none"> Single - \$33.70 Couple - \$69.74 Family - \$123.14 	0%	100%																		
Health Care Spending Account <ul style="list-style-type: none"> \$825 annual allocation 	\$ 71.98	0%	100%																		
Employee Assistance Program	\$ 5.41	0%	100%																		

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