



University
of Manitoba

PREMIUM RATE SUMMARY

GEOGRAPHIC FULL TIME STAFF

JULY, 2025

Coverage	Monthly Premium Rate		Cost Sharing	
			Member	University
Basic Life Insurance* <ul style="list-style-type: none"> Coverage = annual salary 	\$0.166/ \$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 	Age	per unit	100%	0%
	<35	\$0.24		
	35 – 44	0.37		
	45 – 54	1.79		
	55 – 64	5.12		
	65 – 69	18.60		
	70 – 74	30.98		
	75 – 79	51.81		
Spousal Optional Life Insurance* <ul style="list-style-type: none"> Up to 40 units available Unit value is \$10,000 	Age	per unit	100%	0%
	<35	\$0.24		
	35 – 44	0.37		
	45 – 54	1.79		
	55 – 64	5.12		
	65 – 69	18.60		
	70 – 74	30.98		
	75 – 79	51.81		
Optional Dependent Life Insurance* <ul style="list-style-type: none"> Up to 5 units available Each unit: Spouse - \$3,000 and Child - \$1,500 	Age	per unit	100%	0%
	<35	\$0.24		
	35 – 44	0.37		
	45 – 54	1.79		
	55 – 64	5.12		
	65 – 69	18.60		
	70 – 74	30.98		
	75 – 79	51.81		
Basic AD&D Insurance* <ul style="list-style-type: none"> Coverage = \$20,000 	Age	per unit	100%	0%
	<35	\$0.24		
	35 – 44	0.37		
	45 – 54	1.79		
	55 – 64	5.12		
	65 – 69	18.60		
	70 – 74	30.98		
	75 – 79	51.81		
Voluntary AD&D Insurance* <ul style="list-style-type: none"> Up to 12 units available Each unit = \$20,000 	Age	per unit	100%	0%
	<35	\$0.24		
	35 – 44	0.37		
	45 – 54	1.79		
	55 – 64	5.12		
	65 – 69	18.60		
	70 – 74	30.98		
	75 – 79	51.81		
Supplementary Health Benefits	Age	per unit	50%	50%
	<35	\$0.24		
	35 – 44	0.37		
	45 – 54	1.79		
	55 – 64	5.12		
	65 – 69	18.60		
	70 – 74	30.98		
	75 – 79	51.81		
Dental Benefits	Age	per unit	0%	100%
	<35	\$0.24		
	35 – 44	0.37		
	45 – 54	1.79		
	55 – 64	5.12		
	65 – 69	18.60		
	70 – 74	30.98		
	75 – 79	51.81		
Health Care Spending Account <ul style="list-style-type: none"> \$865 annual allocation 	Age	per unit	0%	100%
	<35	\$0.24		
	35 – 44	0.37		
	45 – 54	1.79		
	55 – 64	5.12		
	65 – 69	18.60		
	70 – 74	30.98		
	75 – 79	51.81		
Employee Assistance Program	Age	per unit	0%	100%
	<35	\$0.24		
	35 – 44	0.37		
	45 – 54	1.79		
	55 – 64	5.12		
	65 – 69	18.60		
	70 – 74	30.98		
	75 – 79	51.81		

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