

# 2018 Rate Sheet

Effective July 2018



## Employee costs effective July 8, 2018

Paid by payroll deduction over 26 pays per year (24 pays for Life/Optional Life)  
(changes will be reflected in your August 2, 2018 pay deposit)

### Health, Dental and Travel

Costs on a per pay basis (EE=Employee, ER=Employer)

	Single		Family	
	EE paid	ER paid	EE paid	ER paid
<b>Health</b>				
▪ Under age 65	\$20.42	\$37.92	\$50.81	\$94.37
▪ Over age 65	\$10.21	\$18.96	\$25.40	\$47.17
<b>Dental</b>	\$7.60	\$14.10	\$16.22	\$30.13
<b>Travel</b>	\$0.17	\$0.32	\$0.34	\$0.63

### Basic Life and AD&D Insurance

Costs on a monthly basis

	EE paid	ER paid
<b>Basic Life*</b>	\$0.1105	\$0.1105
<b>Basic Accident</b>	\$0.006	\$0.006

(per \$1,000 of coverage)

\*changed from \$0.092 EE / \$0.092 ER

Below are a few samples of salary and per pay cost of Basic Life Insurance

Salary	Life amount	EE per pay cost	ER per pay cost
\$30,000	\$60,000	\$3.315	\$3.315
\$40,000	\$80,000	\$4.420	\$4.420
\$50,000	\$100,000	\$5.525	\$5.525

### Dependent Life Insurance

Costs on a monthly basis

	EE paid
<b>Dependent Life*</b>	\$3.256

(flat amount per family)

\*changed from \$2.707 EE

### Optional Life Insurance

Costs on a monthly basis

Employee and Spouse (per \$10,000 of coverage)				
Age	Male		Female	
	Smoker	Non-Smoker*	Smoker	Non-Smoker*
25 – 29	\$0.474	\$0.306	\$0.187	\$0.154
30 – 34	\$0.474	\$0.285	\$0.272	\$0.208
35 – 39	\$0.676	\$0.424	\$0.411	\$0.272
40 – 44	\$1.156	\$0.724	\$0.655	\$0.432
45 – 49	\$2.116	\$1.274	\$1.058	\$0.655
50 – 54	\$3.598	\$2.157	\$1.788	\$1.120
55 – 59	\$6.075	\$3.646	\$3.228	\$2.032
60 – 64	\$10.005	\$6.158	\$5.324	\$3.242
65 – 69	\$15.063	\$9.275	\$7.863	\$4.869

\* A non-smoker is defined as a person who has not used any tobacco products (including e-cigarettes) during the 12 month period immediately preceding the date of application for insurance.

Note: Medical evidence is required to apply. Coverage is not in force until after Manulife approves the application and notifies the employer

### Optional AD&D Insurance

Costs on a monthly basis

<b>Employee</b>	\$0.0141
<b>Dependents</b>	\$0.0253

(per \$1,000 of coverage)