

# » Costs

## MONTHLY GROUP BENEFIT PLAN PREMIUM RATES AS AT MAY 1, 2025

| Benefit Plan   | Your Premium   |                      |                |                  | Employer Premium                     |
|--|--|----------------------|----------------|------------------|--------------------------------------|
| Basic Life Insurance:  | \$0.174 / \$1,000                                      |                      |                |                  | \$0.174/ \$1,000                     |
| Extended Health:   |  |                      |                |                  | Single: \$179.88<br>Family: \$418.86 |
| Dental:  |  |                      |                |                  |                                      |
| Dependent Life Insurance:<br>Spouse: \$40,000<br>Eligible Child(ren): \$10,000 | \$8.22   |                      |                |                  |                                      |
| Optional Life Insurance  | Per: \$1,000   |                      |                |                  |                                      |
| <u>Age Band</u>  | Male<br>Non-Smoker                                     | Female<br>Non-Smoker | Male<br>Smoker | Female<br>Smoker |                                      |
| Less than 24   | .020   | .014                 | .049           | .020             |                                      |
| 24 - 34  | .027   | .020                 | .057           | .032             |                                      |
| 35 - 39  | .032   | .027                 | .065           | .040             |                                      |
| 40 - 44  | .049   | .032                 | .088           | .057             |                                      |
| 45 - 49  | .073   | .051                 | .159           | .087             |                                      |
| 50 - 54  | .137   | .087                 | .282           | .145             |                                      |
| 55 - 59  | .231   | .137                 | .471           | .231             |                                      |
| 60 - 64  | .340   | .225                 | .680           | .376             |                                      |
| 65 - Normal Retirement   | .492   | .369                 | .984           | .593             |                                      |
| Voluntary Personal Accident<br>Insurance:                                      | Single: \$0.015 / \$1,000<br>Family: \$0.024 / \$1,000 |                      |                |                  |                                      |
| Long Term Disability:  |  |                      |                |                  | \$2.74/\$100 Benefit                 |