



CUPE 408 Medicine Hat Monthly Benefit Premium Rate Sheet

April 1, 2024

	Benefit	Age Limit	Coverage	Employee Share		Employer Share		Total Monthly Premium													
MANDATORY BENEFITS	<b>Supplementary Health</b> (includes Vision)	none	Single	\$14.84		\$44.53		\$59.37													
			Family	\$37.65		\$112.95		\$150.60													
	<b>Dental</b>	none	Single	\$11.37		\$34.12		\$45.49													
			Family	\$28.63		\$85.88		\$114.51													
	<b>Basic Life</b> (1x annual salary)	age 80	per \$1,000 of benefit		\$0.0440		\$0.1320		\$0.1760												
	<b>Basic AD&amp;D</b> (1x annual salary)	age 80	per \$1,000 of benefit		\$0.0032		\$0.0098		\$0.0130												
	<b>Short-Term Disability</b>	age 65	% of basic monthly salary		0.326%		0.979%		1.3050%												
<b>Long-Term Disability</b>	age 65	% of basic monthly salary		1.1082%		3.3248%		4.4330%													
VOLUNTARY BENEFITS	<b>Emergency Travel</b> <i>Under Age 70</i>	age 70	Single	\$1.39		\$0.00		\$1.39													
			Family	\$3.53		\$0.00		\$3.53													
	<b>Additional Basic Life</b> (1x annual salary)	age 80	per \$1,000 of benefit		\$0.0440		\$0.1320		\$0.1760												
	<b>Additional Basic AD&amp;D</b> (1x annual salary)	age 80	per \$1,000 of benefit		\$0.0032		\$0.0098		\$0.0130												
	<b>Optional Dependent Life</b> (\$10,000 spouse; \$5,000/child)	age 70	per benefit		\$3.93		N/A		\$3.93												
	<b>Optional AD&amp;D</b> (\$350,000 maximum)	none	Employee only - per \$10,000 of benefit		\$0.315		N/A		\$0.315												
			Family - per \$10,000 of benefit		\$0.450		N/A		\$0.450												
	<b>Optional Employee/Spousal Life</b> (\$500,000 maximum)	age 70	per \$10,000 of benefit	<b>Gender X Non-Smoker</b>			<b>Female Non-Smoker</b>			<b>Male Non-Smoker</b>			<b>Gender X Smoker</b>			<b>Female Smoker</b>			<b>Male Smoker</b>		
				Optional Employee/Spousal Life premiums are 100% employee paid																	
				Up to 34 years			\$0.41	\$0.39	\$0.49	\$0.62	\$0.59	\$0.78									
				35-39 years			\$0.49	\$0.49	\$0.50	\$0.82	\$0.78	\$1.07									
40-44 years				\$0.70	\$0.69	\$0.78	\$1.23	\$1.17	\$1.56												
45-49 years				\$1.21	\$1.17	\$1.46	\$2.16	\$2.04	\$2.81												
50-54 years				\$2.01	\$1.94	\$2.43	\$3.43	\$3.20	\$4.75												
55-59 years				\$3.31	\$3.11	\$4.45	\$5.36	\$4.85	\$8.24												
60-64 years				\$4.31	\$3.98	\$6.20	\$6.55	\$5.82	\$10.66												
65-69 years			\$6.33	\$5.89	\$8.80	\$8.75	\$7.81	\$14.04													