



# PREMIUM RATE SUMMARY

## PART TIME STAFF

JULY, 2025

Coverage	Monthly Premium Rate		Cost Sharing	
			Member	University
<b>Basic Life Insurance*</b> <ul style="list-style-type: none"><li>Coverage = annual salary</li></ul>	\$0.166/ \$1,000 of coverage		0%	100%
	Age	per unit		
	<35	0.24		
	35 – 44	0.37		
	45 – 54	1.79		
	55 – 64	5.12	100%	0%
	65 – 69	18.60		
	70 – 74	30.98		
	75 – 79	51.81		
	80 – 84	87.31		
	Age	per unit		
	<35	\$0.24		
	35 – 44	0.37		
	45 – 54	1.79		
	55 – 64	5.12	100%	0%
	65 – 69	18.60		
	70 – 74	30.98		
	75 – 79	51.81		
	80 – 84	87.31		
<b>Spousal Optional Life Insurance*</b> <ul style="list-style-type: none"><li>Up to 25 units available</li><li>Unit value is \$10,000</li></ul>	\$1.28 / unit		100%	0%
<b>Optional Dependent Life Insurance*</b> <ul style="list-style-type: none"><li>Up to 3 units available</li><li>Each unit: Spouse - \$3,000 and Child - \$1,500</li></ul>	\$1.28 / unit		100%	0%
<b>Basic AD&amp;D Insurance*</b> <ul style="list-style-type: none"><li>Coverage = \$20,000</li></ul>	\$0.44		0%	100%
<b>Voluntary AD&amp;D Insurance*</b> <ul style="list-style-type: none"><li>Up to 8 units available</li><li>Each unit = \$20,000</li></ul>	\$0.60 / unit		100%	0%
<b>Long Term Disability Insurance</b>	\$2.05/100 of monthly earnings		50%	50%
<b>Supplementary Health Benefits</b>	<ul style="list-style-type: none"><li>Single - \$36.68</li><li>Couple - \$71.24</li><li>Family - \$128.58</li></ul>		50%	50%
<b>Dental Benefits</b>	<ul style="list-style-type: none"><li>Single - \$19.60</li><li>Couple - \$42.04</li><li>Family - \$71.76</li></ul>		0%	100%
<b>Health Care Spending Account</b> <ul style="list-style-type: none"><li>\$620 annual allocation</li></ul>	\$ 54.22		0%	100%
<b>Employee Assistance Program</b>	\$ 3.45		0%	100%

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