



# PREMIUM RATE SUMMARY

## FULL 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%
<b>Optional Life Insurance*</b> <ul style="list-style-type: none"> <li>Up to 40 units available</li> <li>Unit value is \$10,000</li> </ul>	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		
<b>Spousal Optional Life Insurance*</b> <ul style="list-style-type: none"> <li>Up to 40 units available</li> <li>Unit value is \$10,000</li> </ul>	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		
80 – 84	87.31			
<b>Optional Dependent Life Insurance*</b> <ul style="list-style-type: none"> <li>Up to 5 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 12 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 - \$52.62</li> <li>Couple - \$104.58</li> <li>Family - \$186.58</li> </ul>		50%	50%
<b>Dental Benefits</b>	<ul style="list-style-type: none"> <li>Single - \$40.00</li> <li>Couple - \$82.80</li> <li>Family - \$146.16</li> </ul>		0%	100%
<b>Health Care Spending Account</b> <ul style="list-style-type: none"> <li>\$865 annual allocation</li> </ul>	\$75.64		0%	100%
<b>Employee Assistance Program</b>	\$3.45		0%	100%

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