HBTA Health Benefit Trust of Alberta

Benefit Non-Union Exempt Employees Flex Benefit Program

Monthly Premium Rate Sheet Alberta
Precision Laboratories

Life Insurance	Effective 1-Jan-19	Effective 1-Jan-20	Changes
Basic Group Life & Additional Basic Group Life (per $1,000 of Insurance)	$0.157	**$0.149**	-5.1%

Accidental Death & Dismemberment	Effective 1-Jan-19	Effective 1-Jan-20	Changes
Basic AD&D and Additional Basic AD&D (per $1,000 of Insurance)	$0.010	**$0.010**	0.0%
Optional AD&D (per $1,000 of Insurance)			
Employee / Spouse / Dependent Child	$0.022	**$0.022**	0.0%

Long Term Disability	Effective 1-Jan-19	Effective 1-Jan-20	Changes
% of Monthly Insured Payroll **without COLA**	2.405%	**2.165%**	-10.0%
% of Monthly Insured Payroll **with COLA**	2.765%	**2.489%**	-10.0%

Optional Life — **Effective : 1-Jan-20**

Employee & Spouse (per $1,000 of Insurance)	Age	Female Non Smoker	Male Non Smoker	Female Smoker	Male Smoker
	Under 30	$ 0.037	$ 0.046	$ 0.056	$ 0.074
	30-34	$ 0.037	$ 0.046	$ 0.056	$ 0.074
	35-39	$ 0.046	$ 0.048	$ 0.074	$ 0.103
	40-44	$ 0.066	$ 0.074	$ 0.112	$ 0.149
	45-49	$ 0.112	$ 0.140	$ 0.196	$ 0.270
	50-54	$ 0.186	$ 0.233	$ 0.307	$ 0.456
	55-59	$ 0.298	$ 0.428	$ 0.466	$ 0.791
	60-64	$ 0.382	$ 0.600	$ 0.559	$ 1.024
	65-69	$ 0.565	$ 0.846	$ 0.750	$ 1.349

Optional Child Life	Effective 1-Jan-19	Effective 1-Jan-20	Changes
per $ 5,000 of Insurance (1 Unit)	$0.67	**$0.67**	0.0%

Optional Critical Illness — **Effective : 1-Jan-20**

Employee & Spouse (per $1,000 of Insurance)	Age	Female Non Smoker	Male Non-Smoker	Female Smoker	Male Smoker
	Under 30	$ 0.080	$ 0.090	$ 0.110	$ 0.120
	30-34	$ 0.120	$ 0.130	$ 0.170	$ 0.200
	35-39	$ 0.170	$ 0.210	$ 0.270	$ 0.340
	40-44	$ 0.270	$ 0.300	$ 0.470	$ 0.570
	45-49	$ 0.400	$ 0.420	$ 0.800	$ 0.910
	50-54	$ 0.590	$ 0.670	$ 1.280	$ 1.660
	55-59	$ 0.880	$ 1.140	$ 1.960	$ 2.890
	60-64	$ 1.320	$ 1.950	$ 2.910	$ 4.790

HBTA Health Benefit Trust of Alberta

Benefit Non-Union Exempt Employees Flex Benefit Program

Monthly Premium Rate Sheet
Alberta Public Laboratories Ltd.

Flex Health and Dental Plan
(Includes Out of Province/Country Emergency Coverage)

Monthly		Effective : 1-Jan-19		Effective : 1-Jan-20		Changes	
Price Tags		Single	Family	Single	Family		
Safeguard	Healthcare	$25.61	$57.69	**$27.40**	**$61.73**	7.0%	7.0%
	Dentalcare	$24.21	$54.47	**$25.18**	**$56.65**	4.0%	4.0%
Preventative	Healthcare	$84.11	$189.31	**$91.68**	**$206.35**	9.0%	9.0%
	Dentalcare	$52.28	$117.63	**$54.37**	**$122.34**	4.0%	4.0%
Protective	Healthcare	$128.21	$291.78	**$147.44**	**$335.55**	15.0%	15.0%
	Dentalcare	$84.83	$190.87	**$88.22**	**$198.50**	4.0%	4.0%