

NON-UNION EXEMPT EMPLOYEES (NUEE)

Life Insurance		Unit of Coverage	1-Jan-22	1-Jan-23	Changes		
Basic Life		per \$1,000 of insurance	0.144	0.144	0.0%		
Optional Child Life		per \$5,000 of insurance	0.670	0.670	0.0%		
Optional Life (Employee & Spouse)		per \$1,000 of insurance		see rate table			
Accidental Death & Dismemberment		Unit of Coverage	1-Jan-22	1-Jan-23	Changes		
Basic AD&D		per \$1,000 of insurance	0.010	0.010	0.0%		
Optional AD&D	Employee/Spouse/Child	per \$1,000 of insurance	0.022	0.022	0.0%		
Critical Illness		Unit of Coverage	1-Jan-22	1-Jan-23	Changes		
Optional Critical Illness (Employee & Spouse)		per \$1,000 of insurance		see rate table			
Disability		Unit of Coverage	1-Jan-22	1-Jan-23	Changes		
Long Term Disability (with COLA)		% of monthly insured payroll	2.162%	2.841%	31.4%		
Health, Dental, Vision & Out of Province/Country							
Sections		1-Jan-22		1-Jan-23		Changes	
		Single	Family	Single	Family	Single	Family
Safeguard	Supplementary Health	35.89	80.85	34.56	77.86	-3.7%	-3.7%
	Dental	29.22	65.75	26.30	59.18	-10.0%	-10.0%
Preventative	Supplementary Health	120.08	270.25	115.64	260.25	-3.7%	-3.7%
	Dental	63.10	141.98	56.79	127.78	-10.0%	-10.0%
Protective	Supplementary Health	193.10	439.46	185.96	423.20	-3.7%	-3.7%
	Dental	102.38	230.37	92.14	207.33	-10.0%	-10.0%

Note: all rates are in Canadian dollars except where percentages are shown.



Optional Life

Employee & Spouse (per \$1,000 of insurance)	Age	Males		Females		Non Gender	
		Non-Smoker	Smoker	Non Smoker	Smoker	Non-Smoker	Smoker
	< 30	0.046	0.074	0.037	0.056	0.042	0.067
	30-34	0.046	0.074	0.037	0.056	0.042	0.067
	35-39	0.048	0.103	0.046	0.074	0.047	0.091
	40-44	0.074	0.149	0.066	0.112	0.071	0.134
	45-49	0.140	0.270	0.112	0.196	0.128	0.239
	50-54	0.233	0.456	0.186	0.307	0.213	0.394
	55-59	0.428	0.791	0.298	0.466	0.374	0.656
	60-64	0.600	1.024	0.382	0.559	0.510	0.831
	65-69	0.846	1.349	0.565	0.750	0.729	1.100

Note: all rates are in Canadian dollars except where percentages are shown.



Optional Critical Illness

Employee & Spouse (per \$1,000 of Insurance)	Age	Males		Females		Non Gender	
		Non-Smoker	Smoker	Non Smoker	Smoker	Non-Smoker	Smoker
	<30	0.080	0.100	0.080	0.100	0.080	0.100
	30-34	0.120	0.180	0.120	0.180	0.120	0.180
	35-39	0.190	0.310	0.190	0.280	0.190	0.300
	40-44	0.270	0.520	0.280	0.440	0.270	0.490
	45-49	0.410	0.940	0.410	0.700	0.410	0.840
	50-54	0.660	1.660	0.570	1.070	0.620	1.420
	55-59	1.180	3.010	0.860	1.770	1.050	2.500
	60-64	1.950	4.700	1.310	2.700	1.680	3.870

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