

PREMIUM RATE SHEET

CUPE

Section A31

January 1, 2026

		BENEFIT COST PER MONTH		
		Employee Share	Employer Share	Total Monthly Premium
Supplementary Health Includes Out of Province/Country Emergency Health	<i>Single</i>	\$26.49	\$79.50	\$105.99
	<i>Family</i>	\$66.26	\$198.81	\$265.07
Dental	<i>Single</i>	\$16.31	\$48.94	\$65.25
	<i>Family</i>	\$40.79	\$122.37	\$163.16
Basic Life <i>per \$1,000 of insurance</i>		\$0.0242	\$0.0728	\$0.097
Additional Basic Life <i>per \$1,000 of insurance</i>		\$0.0970	\$0.0000	\$0.097
Optional Dependent Life <i>Spouse \$25,000, each Child \$10,000</i>		\$6.74	\$0.00	\$6.74
Basic AD&D <i>per \$1,000 of insurance</i>		\$0.0023	\$0.0072	\$0.0095
Additional Basic AD&D <i>per \$1,000 of insurance</i>		\$0.0095	\$0.0000	\$0.0095
Optional AD&D <i>per \$1,000 of insurance</i>	<i>Employee</i>	\$0.0210	\$0.0000	\$0.0210
	<i>Family</i>	\$0.0300	\$0.0000	\$0.0300
Short Term Disability <i>% of monthly insured payroll</i>		0.244%	0.734%	0.978%
Long Term Disability <i>% of monthly insured payroll</i>		0.911%	2.736%	3.647%

Optional Employee Life <i>per \$1,000 of insurance</i>	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker	Gender X Non-Smoker	Gender X Smoker
Under 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

When applicable, actual rates will be rounded to the nearest cent. In the event of a discrepancy, and/or any errors and/or omissions in this publication, the terms and conditions of official contracts and documents of our group plans will prevail.