

ALBERTA PRECISION LABORATORIES LTD : NON-UNION EXEMPT EMPLOYEES (NUEE)

Life Insurance		Unit of Coverage	1-Jan-25	1-Jan-26	Changes		
Basic Life ¹		per \$1,000 of insurance	0.010	0.010	0.0%		
Optional Child Life		per \$5,000 of insurance	0.67	0.67	0.0%		
Optional Life (Employee & Spouse)		per \$1,000 of insurance		see rate table			
Accidental Death & Dismemberment		Unit of Coverage	1-Jan-25	1-Jan-26	Changes		
Basic AD&D		per \$1,000 of insurance	0.010	0.0095	-5.0%		
Optional AD&D	Employee/Spouse/Child	per \$1,000 of insurance	0.022	0.021	-4.5%		
Critical Illness		Unit of Coverage	1-Jan-25	1-Jan-26	Changes		
Optional Critical Illness (Employee & Spouse)		per \$1,000 of insurance		see rate table			
Disability		Unit of Coverage	1-Jan-25	1-Jan-26	Changes		
Long Term Disability (with COLA)		% of monthly insured payroll	2.841%	3.693%	30.0%		
Health, Dental, Vision & Out of Province/Country							
Sections		1-Jan-25		1-Jan-26		Changes	
		Single	Family	Single	Family	Single	Family
Safeguard - APL	Supplementary Health	42.43	95.60	56.39	127.05	32.9%	32.9%
	Dental	31.69	71.32	35.27	79.38	11.3%	11.3%
Preventative - APL	Supplementary Health	142.00	319.56	188.72	424.70	32.9%	32.9%
	Dental	68.44	153.99	76.17	171.39	11.3%	11.3%
Protective - APL	Supplementary Health	228.34	519.65	303.46	690.61	32.9%	32.9%
	Dental	111.05	249.86	123.60	278.09	11.3%	11.3%

¹The Health Benefit Trust of Alberta (HBTA) Board of Trustees approved a temporary reduction to Basic Life premium rates for plan members. This premium reduction will be evaluated annually, and premium rates will increase in future years once plan funding returns to normal levels.

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



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Optional Life

	Age	Males		Females		Gender X	
		Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Employee & Spouse (per \$1,000 of insurance)	< 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

Optional Critical Illness

	Age	Males		Females		Gender X	
		Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Employee & Spouse (per \$1,000 of insurance)	Under 25	0.066	0.080	0.058	0.066	0.062	0.073
	25-29	0.080	0.104	0.084	0.096	0.082	0.100
	30-34	0.102	0.146	0.124	0.150	0.113	0.148
	35-39	0.142	0.228	0.186	0.240	0.164	0.234
	40-44	0.214	0.386	0.282	0.388	0.248	0.387
	45-49	0.344	0.650	0.416	0.610	0.380	0.630
	50-54	0.572	1.084	0.610	0.932	0.591	1.008
	55-59	0.966	1.760	0.890	1.406	0.928	1.583
	60-64	1.646	2.770	1.348	2.136	1.497	2.453
	65-69	2.626	4.314	2.050	3.212	2.338	3.763
	70-74	4.420	6.942	2.914	4.650	3.667	5.796

Note: all rates are in Canadian dollars.

