

Long-term Disability (Member) – September 1, 2023

Option 1	Option 2	Option 3	Option 4	Option 5
1.69%	1.52%	1.51%	1.37%	1.95%

Your annual cost can be calculated by multiplying your salary by the rate for the option that you have selected.

Example:

Annual Salary	Option Rate	Annual Cost	Monthly Cost
\$100,000	x 0.0152	= \$1,390.00	÷ 12 months = \$126.67

Optional Life Insurance (Member, Spouse, Dependent Children)

The monthly cost of Optional Member/Spouse Life Insurance, based on 12 payments per year, is calculated on your actual age and/or your spouse's age, and whether either of you smoke. You can select coverage from **\$25,000 to \$200,000 as indicated below**.

Please note that, as your age moves to the next age band, you will be charged the corresponding higher rate as of **September 1st**.

Age	Non-Smoker					Smoker				
	\$200,000	\$150,000	\$100,000	\$50,000	\$25,000	\$200,000	\$150,000	\$100,000	\$50,000	\$25,000
Under 30	\$11.76	\$8.82	\$5.88	\$2.94	\$1.47	\$18.63	\$13.97	\$9.31	\$4.66	\$2.33
30-34	\$10.90	\$8.17	\$5.45	\$2.72	\$1.36	\$22.62	\$16.96	\$11.31	\$5.65	\$2.83
35-39	\$15.46	\$11.59	\$7.73	\$3.86	\$1.93	\$31.23	\$23.42	\$15.61	\$7.81	\$3.90
40-44	\$25.79	\$19.34	\$12.89	\$6.45	\$3.22	\$49.25	\$36.93	\$24.62	\$12.31	\$6.16
45-49	\$44.10	\$33.08	\$22.05	\$11.03	\$5.51	\$79.32	\$59.49	\$39.66	\$19.83	\$9.91
50-54	\$76.46	\$57.35	\$38.23	\$19.12	\$9.56	\$124.85	\$93.63	\$62.42	\$31.21	\$15.61
55-59	\$122.85	\$92.14	\$61.43	\$30.71	\$15.36	\$188.16	\$141.12	\$94.08	\$47.04	\$23.52
60-64	\$198.18	\$148.63	\$99.09	\$49.54	\$24.77	\$300.13	\$225.10	\$150.07	\$75.03	\$37.52
65-69	\$316.39	\$237.29	\$158.19	\$79.10	\$39.55	\$471.18	\$353.38	\$235.59	\$117.79	\$58.90

The monthly cost for Optional Dependent Life Insurance based on 12 payments per year covers all eligible children in your family. You can select coverage from **\$5,000 to \$20,000 in increments of \$5,000**:

Coverage	Monthly Cost	Coverage	Monthly Cost	Coverage	Monthly Cost	Coverage	Monthly Cost
\$20,000	\$0.77	\$15,000	\$0.61	\$10,000	\$0.44	\$5,000	\$0.23

Optional Accidental Death and Dismemberment (AD&D)

The monthly premium for Optional Accidental Death and Dismemberment below is based on 12 payments per year. You can select coverage from **\$25,000 to \$200,000 in increments of \$25,000**:

Principal Sum	Member Coverage	Family Coverage	Principal Sum	Member Coverage	Family Coverage
\$ 200,000	\$ 4.23	\$ 6.83	\$ 100,000	\$ 2.12	\$ 3.41
\$ 175,000	\$ 3.70	\$ 5.97	\$ 75,000	\$ 1.59	\$ 2.56
\$ 150,000	\$ 3.18	\$ 5.12	\$ 50,000	\$ 1.06	\$ 1.71
\$ 125,000	\$ 2.65	\$ 4.27	\$ 25,000	\$ 0.53	\$ 0.85

The rates shown are correct at the time of printing but are subject to change.

All Rates shown above include Ontario Retail Sales Tax.