

Long Term Disability (Member) – July 2019

Option 1	Option 2	Option 3	Option 4	Option 5
1.40%	1.26%	1.25%	1.13%	1.61%

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**
If you select Option 2 \$100,000 x 0.0126 = \$1,260.00 ÷ 12 months = \$105.00

Optional Life Insurance (Member, Spouse, Dependent Children) – September 2018

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	\$11.20	\$8.40	\$5.60	\$2.80	\$1.40	\$17.74	\$13.31	\$8.87	\$4.44	\$2.22
30-34	\$10.38	\$7.79	\$5.19	\$2.60	\$1.30	\$21.54	\$16.16	\$10.77	\$5.39	\$2.69
35-39	\$14.72	\$11.04	\$7.36	\$3.68	\$1.84	\$29.74	\$22.31	\$14.87	\$7.44	\$3.72
40-44	\$24.56	\$18.42	\$12.28	\$6.14	\$3.07	\$46.90	\$35.18	\$23.45	\$11.73	\$5.86
45-49	\$42.00	\$31.50	\$21.00	\$10.50	\$5.25	\$75.54	\$56.66	\$37.77	\$18.89	\$9.44
50-54	\$72.82	\$54.62	\$36.41	\$18.21	\$9.10	\$118.90	\$89.18	\$59.45	\$29.73	\$14.86
55-59	\$117.00	\$87.75	\$58.50	\$29.25	\$14.63	\$179.20	\$134.40	\$89.60	\$44.80	\$22.40
60-64	\$188.74	\$141.56	\$94.37	\$47.19	\$23.59	\$285.84	\$214.38	\$142.92	\$71.46	\$35.73
65-69	\$301.32	\$225.99	\$150.66	\$75.33	\$37.67	\$448.74	\$336.56	\$224.37	\$112.19	\$56.09

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.