



CUPE 408 Lethbridge Monthly Benefit Premium Rate Sheet

April 1, 2024

	Benefit	Age Limit	Coverage	Employee Share		Employer Share		Total Monthly Premium		
MANDATORY BENEFITS	Supplementary Health	none	Single	\$15.67		\$47.01		\$62.68		
			Family	\$39.17		\$117.51		\$156.68		
	Emergency Travel Under Age 70 (added to Supplementary Health)	age 70	Single	\$0.21		\$0.65		\$0.86		
			Family	\$0.54		\$1.62		\$2.16		
	Dental	none	Single	\$10.56		\$31.69		\$42.25		
			Family	\$26.41		\$79.24		\$105.65		
	Basic Life (1x annual salary)	age 80	per \$1,000 of benefit	\$0.0440		\$0.1320		\$0.1760		
	Basic AD&D (1x annual salary)	age 80	per \$1,000 of benefit	\$0.0032		\$0.0098		\$0.0130		
	Short-Term Disability	age 65	% of basic monthly salary	0.326%		0.979%		1.3050%		
	Long-Term Disability	age 65	% of basic monthly salary	1.1082%		3.3248%		4.4330%		
VOLUNTARY BENEFITS	Additional Basic Life (1x annual salary)	age 80	per \$1,000 of benefit	\$0.0440		\$0.1320		\$0.1760		
	Additional Basic AD&D (1x annual salary)	age 80	per \$1,000 of benefit	\$0.0032		\$0.0098		\$0.0130		
	Optional Dependent Life (\$10,000 spouse; \$5,000/child)	age 70	per benefit	\$3.93		N/A		\$3.93		
	Optional AD&D (\$350,000 maximum)	none	Employee only - per \$10,000 of benefit	\$0.315		N/A		\$0.315		
			Family - per \$10,000 of benefit	\$0.450		N/A		\$0.450		
	Optional Employee/Spousal Life (\$500,000 maximum)	age 70	per \$10,000 of benefit	Gender X Non-Smoker	Female Non-Smoker	Male Non-Smoker	Gender X Smoker	Female Smoker	Male Smoker	
				Optional Employee/Spousal Life premiums are 100% employee paid						
				Up to 34 years	\$0.41	\$0.39	\$0.49	\$0.62	\$0.59	\$0.78
				35-39 years	\$0.49	\$0.49	\$0.50	\$0.82	\$0.78	\$1.07
				40-44 years	\$0.70	\$0.69	\$0.78	\$1.23	\$1.17	\$1.56
45-49 years				\$1.21	\$1.17	\$1.46	\$2.16	\$2.04	\$2.81	
50-54 years				\$2.01	\$1.94	\$2.43	\$3.43	\$3.20	\$4.75	
55-59 years				\$3.31	\$3.11	\$4.45	\$5.36	\$4.85	\$8.24	
60-64 years	\$4.31	\$3.98	\$6.20	\$6.55	\$5.82	\$10.66				
65-69 years	\$6.33	\$5.89	\$8.80	\$8.75	\$7.81	\$14.04				