



## MEMORANDUM

**Date: October 23, 2019**

**To:** All Full Time Active Support Staff – Policy #50834  
**From:** Payroll Supervisor  
**Subject:** GROUP INSURANCE BENEFITS - PREMIUM RATE CHANGES

This memo confirms the Sun Life Group insurance premium rate adjustments, which are effective February 1, 2020.

The following chart reflects the current cost of all benefits plus the premium changes effective February 1, 2020 (where applicable):

BENEFIT		Current Premium Rate	Premium Rate Eff. Feb. 1, 2020
Basic Life Insurance		\$ 0.15 per \$1,000	<b>\$ 0.15 per \$1,000</b>
Accidental Death & Dismemberment		\$ 0.02 per \$1,000	<b>\$ 0.02 per \$1,000</b>
Supplemental Life Insurance		\$ 0.11 per \$1,000	<b>\$ 0.12 per \$1,000</b>
Dependent Life Insurance		\$ 2.95 per unit	<b>\$ 2.65 per unit</b>
Supplemental Spousal Life Insurance		\$ 0.18 per \$1,000	<b>\$ 0.16 per \$1,000</b>
Extended Health Plan 1	Single	\$ 97.96	<b>\$ 99.92</b>
	Family	\$ 216.76	<b>\$ 221.10</b>
Catastrophic Drug Coverage	Single	\$ 1.90	<b>\$ 1.90</b>
	Family	\$ 4.22	<b>\$ 4.22</b>
Vision Care	Single	\$ 11.66	<b>\$ 11.66</b>
	Family	\$ 29.72	<b>\$ 29.72</b>
Hearing Care	Single	\$ 0.76	<b>\$ 0.76</b>
	Family	\$ 2.07	<b>\$ 2.07</b>
Dental Care	Single	\$ 51.42	<b>\$ 51.42</b>
	Family	\$ 146.64	<b>\$146.64</b>
Long Term Disability (Benefit not available to Early Retirees)	CAAT/TPP	\$ 3.58 per \$100 of benefit	<b>\$ 3.58 per \$100 of benefit</b>
<b>Employee Optional Life</b>			
Age 34 years and under		\$ 0.057 per \$1000	<b>No Change</b>
Age 35 – 39		\$ 0.079 per \$1000	<b>No Change</b>
Age 40 – 44		\$ 0.109 per \$1000	<b>No Change</b>
Age 45 – 49		\$ 0.164 per \$1000	<b>No Change</b>
Age 50 - 54		\$ 0.285 per \$1000	<b>No Change</b>
Age 55 – 59		\$ 0.562 per \$1000	<b>No Change</b>
Age 60 – 64		\$ 0.895 per \$1000	<b>No Change</b>

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**Critical Illness Insurance – 50090**

Current Rates				Age Band	New Rates Effective February 1 2020			
Male		Female			Male		Female	
Smoker	Non Smoker	Smoker	Non Smoker		Smoker	Non Smoker	Smoker	Non Smoker
2.99	2.49	2.78	2.32	Under 30	2.99	2.49	2.78	2.32
4.90	3.44	5.70	4.17	30 - 34	4.90	3.44	5.70	4.17
6.36	4.30	8.28	5.23	35 - 39	6.36	4.30	8.28	5.23
11.52	6.66	14.98	7.98	40 - 44	11.52	6.66	14.98	7.98
23.20	11.46	22.46	10.74	45 - 49	23.20	11.46	22.46	10.74
42.13	18.25	36.10	16.52	50 - 54	42.13	18.25	36.10	16.52
67.68	27.55	42.55	20.14	55 - 59	67.68	27.55	42.55	20.14
108.41	45.43	54.97	28.77	60 - 64	108.41	45.43	54.97	28.77
189.83	87.25	87.02	49.89	<b>65 - 69</b>	189.83	87.25	87.02	49.89

If you have any questions, please feel free to contact the staff in Human Resources Services.

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