



GROUP INSURANCE – JANUARY 2025 PRICING – NEW PLAN

 Coverage 			Rate as of April 1st 2024		Rate as of January 1st 2025				
Comparison of premium rates per 14 days			Agreed Terms	Including Employer Contribution + premium break	Agreed Terms	Employer Contribution	Premium Break (2,0M \$ 2024)	Rates paid by the insured	Payroll Impact (\$)
MEDICAL INSURANCE	Health 1	▪ Individual	51,68 \$	34,53 \$	56,60 \$	14,12 \$	3,61 \$	38,87 \$	4,31 \$
		▪ Single Parent	68,75 \$	35,28 \$	79,24 \$	32,41 \$	5,05 \$	41,78 \$	6,50 \$
		▪ Family	116,30 \$	77,07 \$	127,35 \$	32,41 \$	8,12 \$	86,82 \$	9,75 \$
	Health 2	▪ Individual	70,82 \$	52,55 \$	77,24 \$	14,12 \$	4,92 \$	58,20 \$	6,65 \$
		▪ Single Parent	94,18 \$	56,24 \$	108,13 \$	32,41 \$	6,89 \$	68,83 \$	12,59 \$
		▪ Family	159,33 \$	117,60 \$	173,78 \$	32,41 \$	11,07 \$	130,30 \$	12,70 \$
	Option 1	▪ Individual	5,27 \$	5,27 \$	5,27 \$	-	-	5,27 \$	
		▪ Single Parent	7,02 \$	7,02 \$	7,02 \$	-	-	7,02 \$	
		▪ Family	11,87 \$	11,87 \$	11,87 \$	-	-	11,87 \$	
	Option 2	▪ Individual	16,97 \$	16,97 \$	16,97 \$	-	-	16,97 \$	
		▪ Single Parent	22,57 \$	22,57 \$	22,57 \$	-	-	22,57 \$	
		▪ Family	38,18 \$	38,18 \$	38,18 \$	-	-	38,18 \$	
9% provincial sales tax has not been included in premium rates. This amount is a taxable benefit.									
Life Insurance (0,0%)	❖ Participants Basic	0,096 \$/1 000 \$							
	❖ Dependents								
	▪ Single Parent	0,13 \$/1 000 \$							
	▪ Family	0,42 \$/1 000 \$							
Life Insurance	Accidental Death or Dismemberment	0,013 \$/1 000 \$							
Disability insurance (-5 %)	❖ Long Term	1,089 % of insurable salary							
Dental care (7 %)	▪ Individual	17,48 \$							
	▪ Single Parent	24,82 \$							
	▪ Family	46,83 \$							
For life, disability and dental insurance plans, there is no employer contribution. Disability and dental insurance plans, participation is optional. Dental examinations are eligible every 9 months. 9% provincial sales tax has not been included in premium rates.									