

## Long-term Disability (Member) – September 1, 2024

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  
**If you select Option 2** \$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 \$300,000 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						
	\$300k	\$250k	\$200k	\$150k	\$100k	\$50k	\$25k	\$300k	\$250k	\$200k	\$150k	\$100k	\$50k	\$25k
<b>Under 30</b>	\$17.64	\$14.70	\$11.76	\$8.82	\$5.88	\$2.94	\$1.47	\$27.94	\$23.28	\$18.63	\$13.97	\$9.31	\$4.66	\$2.33
<b>30-34</b>	\$16.35	\$13.62	\$10.90	\$8.17	\$5.45	\$2.72	\$1.36	\$33.93	\$28.27	\$22.62	\$16.96	\$11.31	\$5.65	\$2.83
<b>35-39</b>	\$23.18	\$19.32	\$15.46	\$11.59	\$7.73	\$3.86	\$1.93	\$46.84	\$39.03	\$31.23	\$23.42	\$15.61	\$7.81	\$3.90
<b>40-44</b>	\$38.68	\$32.24	\$25.79	\$19.34	\$12.89	\$6.45	\$3.22	\$73.87	\$61.56	\$49.25	\$36.93	\$24.62	\$12.31	\$6.16
<b>45-49</b>	\$66.15	\$55.13	\$44.10	\$33.08	\$22.05	\$11.03	\$5.51	\$118.98	\$99.15	\$79.32	\$59.49	\$39.66	\$19.83	\$9.91
<b>50-54</b>	\$114.69	\$95.58	\$76.46	\$57.35	\$38.23	\$19.12	\$9.56	\$187.27	\$156.06	\$124.85	\$93.63	\$62.42	\$31.21	\$15.61
<b>55-59</b>	\$184.28	\$153.56	\$122.85	\$92.14	\$61.43	\$30.71	\$15.36	\$282.24	\$235.20	\$188.16	\$141.12	\$94.08	\$47.04	\$23.52
<b>60-64</b>	\$297.27	\$247.72	\$198.18	\$148.63	\$99.09	\$49.54	\$24.77	\$450.20	\$375.17	\$300.13	\$225.10	\$150.07	\$75.03	\$37.52
<b>65-69</b>	\$474.58	\$395.48	\$316.39	\$237.29	\$158.19	\$79.10	\$39.55	\$706.77	\$588.97	\$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 \$30,000 in increments of \$5,000**:

Coverage	Monthly Cost	Coverage	Monthly Cost	Coverage	Monthly Cost	Coverage	Monthly Cost	Coverage	Monthly Cost	Coverage	Monthly Cost
\$30,000	\$1.20	\$25,000	\$1.02	\$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.**