



GROUP INSURANCE – JANUARY 2024 PRICING – NEW PLAN

 Coverage 		Rate as of January 1st 2023		Rate as of January 1st 2024							
		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		Comparison of premium rates per 14 days									
				Health 1	Individual	47,86 \$	38,74 \$	51,68 \$	8,40 \$	3,00 \$	40,28 \$
			Single Parent	63,65 \$	41,73 \$	68,75 \$	20,97 \$	4,00 \$	43,78 \$	2,05 \$	
			Family	107,69 \$	85,10 \$	116,30 \$	20,97 \$	6,76 \$	88,57 \$	3,47 \$	
		Health 2	Individual	66,75 \$	57,35 \$	70,82 \$	8,40 \$	4,12 \$	58,30 \$	0,95 \$	
			Single Parent	88,78 \$	66,48 \$	94,18 \$	20,97 \$	5,47 \$	67,74 \$	1,26 \$	
			Family	150,19 \$	126,97 \$	159,33 \$	20,97 \$	9,26 \$	129,10 \$	2,13 \$	
		Option 1	Individual	5,11 \$	5,03 \$	5,27 \$	- \$	- \$	5,27 \$	0,24 \$	
			Single Parent	6,80 \$	6,70 \$	7,02 \$	- \$	- \$	7,02 \$	0,32 \$	
			Family	11,50 \$	11,33 \$	11,87 \$	- \$	- \$	11,87 \$	0,54 \$	
		Option 2	Individual	16,44 \$	16,19 \$	16,97 \$	- \$	- \$	16,97 \$	0,78 \$	
			Single Parent	21,87 \$	21,54 \$	22,57 \$	- \$	- \$	22,57 \$	1,03 \$	
			Family	36,99 \$	36,44 \$	38,18 \$	- \$	- \$	38,18 \$	1,74 \$	
		9% provincial sales tax has not been included in premium rates. This amount is a taxable benefit.									
		Life Insurance (10,0%)	❖ Participants Basic	0,096 \$/1 000 \$		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.					
			❖ Dependents								
			▪ Single Parent	0,13 \$/1 000 \$							
		▪ Family	0,42 \$/1 000 \$								
		Life Insurance	Accidental Death or Dismemberment	0,013 \$/1 000 \$							
		Disability insurance (-10 %)	❖ Long Term	1,146 % of insurable salary							
Dental care (6,7 %)	▪ Individual	16,34 \$									
	▪ Single Parent	23,20 \$									
	▪ Family	43,77 \$									