

Summary of Benefit Costs

As of April 1, 2022

Employer Paid Monthly Costs

Health Coverage

| | |
|----------------------|----------|
| | Dental |
| Dental | \$184.00 |
| Supplementary Health | \$307.00 |
| EFAP | \$8.00 |

Income Protection

| | |
|--|------------------|
| Long Term Disability coverage of 70% of salary | 1.30% of payroll |
|--|------------------|

Life and Critical Illness Insurance

| | |
|---|---------|
| Basic Life Insurance coverage of \$100,000 | \$10.40 |
| Basic Critical Illness Insurance coverage of \$10,000 | \$3.60 |

These costs are a taxable benefit.

Universities Academic Pension Plan (UAPP)

UAPP contributions are shared equally by the University and the employee.

| | Employer Pays | Employee Pays |
|------------------------|---------------|---------------|
| Salary up to \$64,900 | 12.37% | 12.37% |
| Salary over \$64,900 | 16.32% | 16.32% |
| Salary above \$190,470 | 1.52% | 1.52% |

Employee Paid Monthly Costs for Optional Benefits

Optional Employee Life Insurance

Monthly Cost per \$10,000 unit; Maximum coverage of 50 units (\$500,000).

Rates are adjusted based on your age on July 1st of each year.

| Age | Male | | Female | |
|--------------|------------|----------|------------|----------|
| | Non Smoker | Smoker | Non Smoker | Smoker |
| Under age 34 | \$.40 | \$.80 | \$.20 | \$.30 |
| 35 to 39 | \$.50 | \$ 1.00 | \$.30 | \$.50 |
| 40 to 44 | \$.60 | \$ 1.40 | \$.40 | \$.80 |
| 45 to 49 | \$ 1.10 | \$ 2.60 | \$.80 | \$ 1.50 |
| 50 to 54 | \$ 1.90 | \$ 4.30 | \$ 1.30 | \$ 2.40 |
| 55 to 59 | \$ 3.50 | \$ 7.50 | \$ 2.20 | \$ 3.70 |
| 60 to 64 | \$ 4.10 | \$ 9.50 | \$ 2.50 | \$ 4.00 |
| 65 to 69 | \$ 5.20 | \$ 11.70 | \$ 3.00 | \$ 4.60 |
| 70 to 74 | \$ 11.07 | \$ 25.65 | \$ 6.88 | \$ 11.00 |

Optional Dependant Life Insurance \$7.71

Voluntary Accident Insurance Plan (ADD)

Maximum coverage of 16 units (\$480,000)

Employee Coverage \$.75 per \$30,000 unit of coverage

Family Coverage \$ 1.05 per \$30,000 unit of coverage

Optional Employee or Spouse Critical Illness Insurance

Monthly Cost per \$25,000 unit; Maximum coverage of 12 units (\$300,000).

Rates are adjusted based on your age on May 1st of each year.

| Age | Male | | Female | |
|--------------|------------|-----------|------------|-----------|
| | Non Smoker | Smoker | Non Smoker | Smoker |
| Under age 25 | \$ 2.50 | \$ 3.55 | \$ 2.50 | \$ 3.45 |
| 25 to 29 | \$ 3.35 | \$ 5.55 | \$ 3.45 | \$ 5.70 |
| 30 to 34 | \$ 4.15 | \$ 7.50 | \$ 4.30 | \$ 8.25 |
| 35 to 39 | \$ 5.05 | \$ 9.80 | \$ 5.20 | \$ 10.25 |
| 40 to 44 | \$ 7.05 | \$ 15.05 | \$ 7.65 | \$ 14.90 |
| 45 to 49 | \$ 10.75 | \$ 25.20 | \$ 11.65 | \$ 23.25 |
| 50 to 54 | \$ 16.10 | \$ 41.90 | \$ 16.65 | \$ 35.70 |
| 55 to 59 | \$ 22.10 | \$ 62.65 | \$ 21.95 | \$ 54.35 |
| 60 to 64 | \$ 37.10 | \$ 101.80 | \$ 35.45 | \$ 76.70 |
| 65 to 69 | \$ 54.40 | \$ 155.15 | \$ 54.00 | \$ 119.15 |
| 70 to 74 | \$ 108.50 | \$ 249.15 | \$ 77.25 | \$ 172.90 |

You will be notified of rate increases that may occur during the annual renewal of these plans.