2027 Benefit Rates

2027 Benefit Rates - Per 26 Pay Periods (including sales taxes - 8% in Ontario)		
Option	**Family Status**	**Employee Medical & Dental Cost Per Pay**
Waived	Employee Only	$0.00
	Employee + 1 dependent	$0.00
	Employee + 2 or more dependents	$0.00
Bronze	Employee Only	($10.50)
	Employee + 1 dependent	($10.50)
	Employee + 2 or more dependents	($10.50)
Silver	Employee Only	$15.41
	Employee + 1 dependent	$23.43
	Employee + 2 or more dependents	$35.96
Gold	Employee Only	$58.37
	Employee + 1 dependent	$70.62
	Employee + 2 or more dependents	$87.52

2027 Rates (monthly) - inclusive of 8% tax				
Optional Life - Monthly Rates	**Male**		**Female**	
Age Band	**Smoker**	**Non Smoker**	**Smoker**	**Non Smoker**
Under 25	$2.241	$1.134	$1.080	$0.648
25 - 29	$2.241	$1.134	$1.080	$0.648
30 - 34	$2.241	$1.134	$1.080	$0.648
35-39	$2.808	$1.404	$1.593	$0.945
40-44	$4.509	$2.268	$2.673	$1.593
45-49	$8.451	$4.266	$4.644	$2.781
50-54	$14.283	$7.533	$7.749	$4.617
55-59	$23.652	$13.068	$13.041	$7.776
60-64	$34.290	$17.847	$18.333	$10.935
65-69	$48.006	$24.084	$24.759	$14.769
Rates expressed per $25,000 of coverage.				

2027 Rates (monthly) - inclusive of 8% tax				
Optional Critical Illness - Monthly Rates	**Male**		**Female**	
Age Band	**Smoker**	**Non Smoker**	**Smoker**	**Non Smoker**
Under 25	$1.41	$1.21	$1.33	$1.13
25 - 29	$1.41	$1.21	$1.33	$1.13
30 - 34	$2.26	$1.66	$2.58	$1.95
35-39	$2.85	$2.01	$3.64	$2.39
40-44	$5.29	$3.20	$6.79	$3.76
45-49	$10.35	$5.27	$10.03	$4.96
50-54	$18.61	$8.27	$15.99	$7.52
55-59	$30.60	$12.67	$19.38	$9.36
60-64	$48.78	$20.66	$24.92	$13.22
65-69	$85.15	$39.33	$39.24	$22.65
Rates expressed per $10,000 of coverage.				

2027 Rates - inclusive of 8% tax	Monthly Rate	Bi-weekly Rate
Short Term Disability **per $10**	$0.774	$0.3572
Long Term Disability **per $100**	$1.689	$0.7791