

2026 Benefit Rates

2026 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	\$6.23
	Employee + 1 dependent	\$13.79
	Employee + 2 or more dependents	\$26.25
Gold	Employee Only	\$47.48
	Employee + 1 dependent	\$59.15
	Employee + 2 or more dependents	\$75.77

***Annual Health Spending Account (HSA) dollars for the Bronze package have been reduced to \$273**

2026 Rates (monthly) - exclusive of 8% tax

Optional Life - Monthly Rates	Male		Female	
Age Band	Smoker	Non Smoker	Smoker	Non Smoker
Under 25	\$2.075	\$1.050	\$1.000	\$0.600
25 - 29	\$2.075	\$1.050	\$1.000	\$0.600
30 - 34	\$2.075	\$1.050	\$1.000	\$0.600
35-39	\$2.600	\$1.300	\$1.475	\$0.875
40-44	\$4.175	\$2.100	\$2.475	\$1.475
45-49	\$7.825	\$3.950	\$4.300	\$2.575
50-54	\$13.225	\$6.975	\$7.175	\$4.275
55-59	\$21.900	\$12.100	\$12.075	\$7.200
60-64	\$31.750	\$16.525	\$16.975	\$10.125
65-69	\$44.450	\$22.300	\$22.925	\$13.675

Rates expressed per \$25,000 of coverage.

2026 Rates (monthly) - exclusive of 8% tax

Optional Critical Illness - Monthly Rates	Male		Female	
Age Band	Smoker	Non Smoker	Smoker	Non Smoker
Under 25	\$1.50	\$1.30	\$1.40	\$1.20
25 - 29	\$2.40	\$1.70	\$2.70	\$2.10
30 - 34	\$3.00	\$2.10	\$3.80	\$2.50
35-39	\$5.10	\$3.10	\$6.47	\$3.52
40-44	\$9.91	\$5.00	\$9.61	\$4.70
45-49	\$17.90	\$8.00	\$14.63	\$6.93
50-54	\$29.90	\$12.40	\$18.07	\$8.67
55-59	\$47.70	\$20.20	\$23.28	\$12.29
60-64	\$100.87	\$46.57	\$41.90	\$24.19
65-69	\$0.00	\$0.00	\$0.00	\$0.00

Rates expressed per \$10,000 of coverage.