

Employee Benefit and Pension Deductions

Applicable to regular full-time & part-time faculty/staff

Effective: April 1, 2024
 Monthly Rates

Mandatory Benefits	Max Salary	Max Benefit	Cost	Deduction
Group Life Insurance*	• \$100,000	• \$300,000	• \$0.115	• 100% Dalhousie
Accidental Death & Dismemberment*	• \$100,000	• \$300,000	• \$0.012	• 100% Dalhousie
Survivor Income Benefit**	• \$5,555	• \$2,222	• 0.185%	• 50% Dalhousie • 50% Employee
Long Term Disability**	• \$10,000	• \$6,000	• 1.761%	• 100% Employee
Health Insurance				
Single			• \$49.44 • \$32.97	• 60% Dalhousie • 40% Employee
Family			• \$142.34 • \$94.89	• 60% Dalhousie • 40% Employee
Travel Insurance***				
Single			• \$1.93 • \$1.27	• 60% Dalhousie • 40% Employee
Family			• \$3.84 • \$2.56	• 60% Dalhousie • 40% Employee
Pension Contribution****				
First \$5,000 Annual Salary	• \$5,000		• 4.65%	• Employee & Dalhousie
Balance of Annual Salary	• <u>\$183,309</u>		• 6.15%	• Employee & Dalhousie
Maximum Pensionable Salary (Effective Jan 1, 2024)	• \$188,309			
Supplementary Pension Contribution				
First \$78,090 Annual Salary	• \$78,090		• 1.11%	• Employee
Balance of Annual Salary	• \$110,219		• 2.00%	• Employee
Dalhousie Additional Pension Contribution			• 1.42%	• Dalhousie
Part-Time - Less than 50% FTE				
Accidental Death & Dismemberment		• \$25,000	• \$0.012	• 100% Dalhousie

Optional Benefits	Max Salary	Max Benefit	Cost	Deduction
Dental Insurance				
Staff Single			• \$25.86	• 50% Dalhousie
			• \$25.85	• 50% Employee
Staff Family			• \$60.89	• 50% Dalhousie
			• \$60.88	• 50% Employee
Faculty Single			• \$27.48	• 50% Dalhousie
			• \$27.47	• 50% Employee
Faculty Family			• \$69.88	• 50% Dalhousie
			• \$69.88	• 50% Employee
Voluntary Personal Accident Units of \$10,000				
Single		• \$300,000	• \$0.14/unit	• 100% Employee
Family		• \$300,000	• \$0.24/unit	• 100% Employee
Optional Life Insurance Units of \$10,000				
Optional & Spousal		• \$200,000		
Unit Cost	Age*****	Smoker	Non-Smoker	
	• 20-29	• \$0.43	• \$0.26	
	• 30-34	• \$0.54	• \$0.32	
	• 35-39	• \$0.81	• \$0.41	
	• 40-44	• \$1.17	• \$0.66	
	• 45-49	• \$2.03	• \$1.02	• 100% Employee
	• 50-54	• \$3.11	• \$1.76	
	• 55-59	• \$5.40	• \$2.98	
	• 60-64	• \$8.25	• \$4.65	
	• 65-70	• \$13.60	• \$9.74	
Dependant Life		• \$10,000	• \$0.37	• 100% Employee

Notes

- * Per \$1,000 of benefit coverage
- ** Percentage of monthly salary
- *** Travel coverage is only provided if Dalhousie University health coverage is in place
- **** Percentage of annual salary (divided by 12 for monthly contribution)
- ***** Optional & Spousal life insurance rates are based on the employee's age

This information has been prepared to provide you with a summary of the features of the various benefit plans. All rights under this program are governed by the provisions of the master policy and by applicable law.

The pension section provides a summary of the contribution rates as per the current provisions of the Dalhousie University Staff Pension Plan.