

## Employee Benefit Deductions

Applicable to associated employees

Effective: April 1, 2024  
 Monthly Rates

Mandatory Benefits	Max Salary	Max Benefit	Cost	Deduction
Group Life Insurance*	• \$100,000	• \$300,000	• \$0.115	• 100% Associated Employer
Accidental Death & Dismemberment*	• \$100,000	• \$300,000	• \$0.012	• 100% Associated Employer
<b>Health Insurance</b>				
Single			• \$49.44	• 60% Associated Employer
			• \$32.97	• 40% Employee
Family			• \$142.34	• 60% Associated Employer
			• \$94.89	• 40% Employee
<b>Travel Insurance**</b>				
Single			• \$1.93	• 60% Associated Employer
			• \$1.27	• 40% Employee
Family			• \$3.84	• 60% Associated Employer
			• \$2.56	• 40% Employee
<b>Part-Time - Less than 50% FTE</b>				
Accidental Death & Dismemberment		• \$25,000	• \$0.012	• 100% Associated Employer

Optional Benefits	Max Salary	Max Benefit	Cost	Deduction
<b>Dental Insurance</b>				
Staff Single			• \$51.71	• 100% Employee
Staff Family			• \$121.77	• 100% Employee
<b>Long Term Disability***</b>	\$10,000	\$6,000	• 1.761%	• 100% Employee
<b>Voluntary Personal Accident Units of \$10,000</b>				
Single		• \$300,000	• \$0.14/unit	• 100% Employee
Family		• \$300,000	• \$0.24/unit	• 100% Employee
<b>Optional Life Insurance Units of \$10,000</b>				
Optional & Spousal		• \$200,000		
Unit Cost	<b>Age****</b>	<b>Smoker</b>	<b>Non-Smoker</b>	
	• 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	
<b>Dependant Life</b>		• \$10,000	• \$0.37	• 100% Employee

#### Notes

- \* Per \$1,000 of benefit coverage
- \*\* Travel coverage is only provided if Dalhousie University health coverage is in place
- \*\*\* Percentage of monthly salary
- \*\*\*\* 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.