

Employee Benefit Deductions

Applicable to associated employees

Effective: April 1, 2025
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
Health Insurance				
Single			• \$52.41	• 60% Associated Employer
			• \$34.94	• 40% Employee
Family			• \$150.88	• 60% Associated Employer
			• \$100.58	• 40% Employee
Travel Insurance**				
Single			• \$2.30	• 60% Associated Employer
			• \$1.51	• 40% Employee
Family			• \$4.57	• 60% Associated Employer
			• \$3.05	• 40% Employee
Part-Time – Less than 50% FTE				
Accidental Death & Dismemberment		• \$25,000	• \$0.012	• 100% Associated Employer

Optional Benefits	Max Salary	Max Benefit	Cost	Deduction
Dental Insurance				
Staff Single			• \$56.88	• 100% Employee
Staff Family			• \$133.95	• 100% Employee
Long Term Disability***	\$10,000	\$6,000	• 1.321%	• 100% 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

** 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.