

## Employee Benefit Deductions

Applicable to grant paid employees

Effective: April 1, 2022

Monthly Rates

Mandatory Benefits	Max Salary	Max Benefit	Cost	Deduction
Group Life Insurance*	• \$100,000	• \$300,000	• \$0.109	• 100% Dalhousie
Accidental Death & Dismemberment*	• \$100,000	• \$300,000	• \$0.012	• 100% Dalhousie
<b>Health Insurance</b>				
Single			• \$37.46 • \$24.97	• 60% Dalhousie • 40% Employee
Family			• \$107.83 • \$71.89	• 60% Dalhousie • 40% Employee
<b>Travel Insurance***</b>				
Single			• \$1.54 • \$1.02	• 60% Dalhousie • 40% Employee
Family			• \$3.07 • \$2.05	• 60% Dalhousie • 40% Employee
<b>Part-Time - Less than 50% FTE</b>				
Accidental Death & Dismemberment		• \$25,000	• \$0.012	• 100% Dalhousie

Optional Benefits	Max Salary	Max Benefit	Cost	Deduction
<b>Dental Insurance</b>				
Staff Single			● \$49.25	● 100% Employee
Staff Family			● \$115.97	● 100% Employee
<b>Long Term Disability**</b>	● \$10,000	● \$6,000	● 1.904%	● 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	<u>Age*****</u>	<u>Smoker</u>	<u>Non-Smoker</u>	
	● 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
- \*\* 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.