

Manulife Financial – Monthly Premium Costs

The table below outlines the monthly premium cost by employee group. Rates quoted include 8% Retail Sales Tax as required by provincial law.

		Total Monthly Cost	Employee Share	Hospital Share	Effective Date
ONA					
Extended Health	Single	\$183.52	\$45.88	\$137.64	May 2025
	Family	\$535.53	\$133.88	\$401.65	May 2025
Semi Private	Single	\$11.18	NIL	\$11.18	May 2025
	Family	\$25.81	NIL	\$25.81	May 2025
Dental	Single	\$88.77	\$22.19	\$66.58	May 2025
	Family	\$253.89	\$63.47	\$190.42	May 2025
OPSEU					
Extended Health	Single	\$152.49	\$38.12	\$114.37	April 2024
	Family	\$429.58	\$107.40	\$322.18	April 2024
Semi Private	Single	\$11.18	NIL	\$11.18	May 2025
	Family	\$25.81	NIL	\$25.81	May 2025
Dental	Single	\$72.86	\$18.22	\$54.64	May 2025
	Family	\$201.14	\$50.28	\$150.86	May 2025
CUPE					
Extended Health	Single	\$193.75	\$48.44	\$145.31	May 2025
	Family	\$545.54	\$136.38	\$409.16	May 2025
Semi Private	Single	\$11.18	NIL	\$11.18	May 2025
	Family	\$25.81	NIL	\$25.81	May 2025
Dental	Single	\$100.61	\$25.15	\$75.46	May 2025
	Family	\$267.01	\$66.75	\$200.26	May 2025
CLAC					
Extended Health	Single	\$164.30	\$41.07	\$123.23	January 2024
	Family	\$462.09	\$115.52	\$346.57	January 2024
Semi Private	Single	\$11.18	NIL	\$11.18	May 2025
	Family	\$25.81	NIL	\$25.81	May 2025
Dental	Single	\$76.67	\$19.17	\$57.50	January 2024
	Family	\$219.88	\$54.97	\$164.91	January 2024
OPAA					
Extended Health	Single	\$161.84	\$40.46	\$121.38	May 2025
	Family	\$456.17	\$114.04	\$342.13	May 2025
Semi Private	Single	\$11.18	NIL	\$11.18	May 2025
	Family	\$25.81	NIL	\$25.81	May 2025
Dental	Single	\$92.82	\$23.20	\$69.62	January 2024
	Family	\$251.93	\$62.98	\$188.95	January 2024
NON UNION					
Extended Health	Single	\$165.30	\$41.32	\$123.98	May 2025
	Family	\$465.90	\$116.47	\$349.43	May 2025
Semi Private	Single	\$11.18	NIL	\$11.18	May 2025
	Family	\$25.81	NIL	\$25.81	May 2025
Dental	Single	\$92.82	\$23.20	\$69.62	January 2024
	Family	\$251.93	\$62.98	\$188.95	January 2024
SR MGT/EXECUTIVES					
Extended Health	Single	\$167.26	\$41.81	\$125.45	May 2025
	Family	\$469.82	\$117.45	\$352.37	May 2025
Semi Private	Single	\$11.18	NIL	\$11.18	May 2025
	Family	\$25.81	NIL	\$25.81	May 2025
Dental	Single	\$92.82	\$23.20	\$69.62	January 2024
	Family	\$251.93	\$62.98	\$188.95	January 2024
LONG TERM DISABILITY					
CLAC		2.494%	0.6235%	1.8705%	May 2024
ONA		2.494%	0.6235%	1.8705%	May 2024
CUPE		3.842%	0.9605%	2.8815%	May 2024
OPSEU		2.494%	0.6235%	1.8705%	May 2024
SR MGT/EXECUTIVES		2.696%	0.6740%	2.0220%	May 2024
NON UNION		2.231%	0.5577%	1.6733%	May 2024
OPAA		2.231%	0.5577%	1.6733%	May 2024

GROUP LIFE INSURANCE	100%		100%	
ALL Optional Life Insurance information is available on MyStjoes, Human Resources, Benefits & Pension, or call (905) 522 1155 x39374	0.0864/\$1000	NIL	0.0864/\$1000	May 2024
Accidental Death & Dismemberment (AD&D)	100%		100%	
CLAC, SR MGT/EXECUTIVES, NON UNION, OPAA	.016/\$1000	NIL	.016/\$1000	Dec 2008
ONA	.018/\$1000	NIL	.018/\$1000	Sept 2022