

Manulife Financial – Monthly Premium Costs

Long Term Disability and Life monthly premiums for all members are decreasing and Extended Health and Dental will be increasing for all members effective May 1, 2019. 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		100%	25%	75%	
Extended Health	Single	\$146.11	\$36.53	\$109.58	May 2019
	Family	\$426.35	\$106.59	\$319.76	May 2019
Semi Private	Single	\$9.41	NIL	\$9.41	May 2016
	Family	\$21.73	NIL	\$21.73	May 2016
Dental	Single	\$63.33	\$15.83	\$47.50	May 2019
	Family	\$181.14	\$45.29	\$135.85	May 2019
OPSEU		100%	25%	75%	
Extended Health	Single	\$136.64	\$34.16	\$102.48	May 2019
	Family	\$384.94	\$96.24	\$288.70	May 2019
Semi Private	Single	\$9.41	NIL	\$9.41	May 2016
	Family	\$21.73	NIL	\$21.73	May 2016
Dental	Single	\$51.98	\$13.00	\$38.98	May 2019
	Family	\$143.50	\$35.88	\$107.62	May 2019
CUPE		100%	25%	75%	
Extended Health	Single	\$137.28	\$34.32	\$102.96	May 2019
	Family	\$386.55	\$96.64	\$289.91	May 2019
Semi Private	Single	\$9.41	NIL	\$9.41	May 2016
	Family	\$21.73	NIL	\$21.73	May 2016
Dental	Single	\$65.20	\$16.30	\$48.90	May 2019
	Family	\$173.03	\$43.26	\$129.77	May 2019
CLAC		100%	25%	75%	
Extended Health	Single	\$140.25	\$35.06	\$105.19	May 2019
	Family	\$394.44	\$98.61	\$295.83	May 2019
Semi Private	Single	\$9.41	NIL	\$9.41	May 2016
	Family	\$21.73	NIL	\$21.73	May 2016
Dental	Single	\$58.98	\$14.75	\$44.23	May 2019
	Family	\$169.14	\$42.29	\$126.85	May 2019
NON UNION		100%	25%	75%	
Extended Health	Single	\$126.42	\$31.61	\$94.81	May 2019
	Family	\$356.34	\$89.09	\$267.25	May 2019
Semi Private	Single	\$9.41	NIL	\$9.41	May 2016
	Family	\$21.73	NIL	\$21.73	May 2016
Dental	Single	\$71.40	\$17.85	\$53.55	May 2019
	Family	\$193.80	\$48.45	\$145.35	May 2019
SR MGT/EXECUTIVES		100%	25%	75%	
Extended Health	Single	\$128.04	\$31.61	\$96.43	May 2019
	Family	\$359.58	\$89.09	\$270.49	May 2019
Semi Private	Single	\$9.41	NIL	\$9.41	May 2016
	Family	\$21.73	NIL	\$21.73	May 2016
Dental	Single	\$71.40	\$17.85	\$53.55	May 2019
	Family	\$193.80	\$48.45	\$145.35	May 2019
LONG TERM DISABILITY		100%	25%	75%	
CLAC		3.089%	0.772%	2.317%	May 2019
ONA		3.089%	0.772%	2.317%	May 2019
CUPE		4.759%	1.190%	3.569%	May 2019
OPSEU		3.089%	0.772%	2.317%	May 2019
SR MGT/EXECUTIVES		3.340%	0.835%	2.505%	May 2019
NON UNION		2.765%	0.691%	2.074%	May 2019
GROUP LIFE INSURANCE		100%		100%	
ALL Optional Life Insurance information is available on MyStJoies, Human Resources, Benefits & Pension, or call (905) 522 1155 x39374		0.184/\$1000	NIL	0.184/\$1000	May 2019
Accidental Death & Dismemberment (AD&D)		100%		100%	
CLAC, ONA, SR MGT/EXECUTIVES, NON UNION		.016/\$1000	NIL	.016/\$1000	Dec 2008