

**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
<b>ONA</b>			<b>100%</b>	<b>25%</b>	<b>75%</b>	
Extended Health	Single		\$167.31	\$41.82	\$125.49	January 2024
	Family		\$488.22	\$122.05	\$366.17	January 2024
Semi Private	Single		\$10.35	NIL	\$10.35	January 2024
	Family		\$23.90	NIL	\$23.90	January 2024
Dental	Single		\$82.33	\$20.58	\$61.75	January 2024
	Family		\$235.48	\$58.87	\$176.61	January 2024
<b>OPSEU</b>			<b>100%</b>	<b>25%</b>	<b>75%</b>	
Extended Health	Single		\$152.49	\$38.12	\$114.37	April 2024
	Family		\$429.58	\$107.40	\$322.18	April 2024
Semi Private	Single		\$10.35	NIL	\$10.35	January 2024
	Family		\$23.90	NIL	\$23.90	January 2024
Dental	Single		\$67.58	\$16.90	\$50.68	January 2024
	Family		\$186.55	\$46.64	\$139.91	January 2024
<b>CUPE</b>			<b>100%</b>	<b>25%</b>	<b>75%</b>	
Extended Health	Single		\$176.63	\$44.15	\$132.48	July 2024
	Family		\$497.35	\$124.34	\$373.01	July 2024
Semi Private	Single		\$10.35	NIL	\$10.35	January 2024
	Family		\$23.90	NIL	\$23.90	January 2024
Dental	Single		\$93.32	\$23.33	\$69.99	July 2024
	Family		\$247.65	\$61.91	\$185.74	July 2024
<b>CLAC</b>			<b>100%</b>	<b>25%</b>	<b>75%</b>	
Extended Health	Single		\$164.30	\$41.07	\$123.23	January 2024
	Family		\$462.09	\$115.52	\$346.57	January 2024
Semi Private	Single		\$10.35	NIL	\$10.35	January 2024
	Family		\$23.90	NIL	\$23.90	January 2024
Dental	Single		\$76.67	\$19.17	\$57.50	January 2024
	Family		\$219.88	\$54.97	\$164.91	January 2024
<b>OPAA</b>			<b>100%</b>	<b>25%</b>	<b>75%</b>	
Extended Health	Single		\$147.55	\$36.89	\$110.66	October 2024
	Family		\$415.88	\$103.97	\$311.91	October 2024
Semi Private	Single		\$10.35	NIL	\$10.35	January 2024
	Family		\$23.90	NIL	\$23.90	January 2024
Dental	Single		\$92.82	\$23.20	\$69.62	January 2024
	Family		\$251.93	\$62.98	\$188.95	January 2024
<b>NON UNION</b>			<b>100%</b>	<b>25%</b>	<b>75%</b>	
Extended Health	Single		\$150.70	\$37.67	\$113.03	January 2024
	Family		\$424.74	\$106.19	\$318.55	January 2024
Semi Private	Single		\$10.35	NIL	\$10.35	January 2024
	Family		\$23.90	NIL	\$23.90	January 2024
Dental	Single		\$92.82	\$23.20	\$69.62	January 2024
	Family		\$251.93	\$62.98	\$188.95	January 2024
<b>SR MGT/EXECUTIVES</b>			<b>100%</b>	<b>25%</b>	<b>75%</b>	
Extended Health	Single		\$152.49	\$38.12	\$114.37	January 2024
	Family		\$428.31	\$107.08	\$321.23	January 2024
Semi Private	Single		\$10.35	NIL	\$10.35	January 2024
	Family		\$23.90	NIL	\$23.90	January 2024
Dental	Single		\$92.82	\$23.20	\$69.62	January 2024
	Family		\$251.93	\$62.98	\$188.95	January 2024
<b>LONG TERM DISABILITY</b>			<b>100%</b>	<b>25%</b>	<b>75%</b>	
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

<b>GROUP LIFE INSURANCE</b>	<b>100%</b>		<b>100%</b>	
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
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b>	<b>100%</b>		<b>100%</b>	
CLAC, SR MGT/EXECUTIVES, NON UNION, OPAA	.016/\$1000	NIL	.016/\$1000	Dec 2008
ONA	.018/\$1000	NIL	.018/\$1000	Sept 2022