



Contract 103000

RATES PER 14 DAYS EFFECTIVE FROM APRIL 14, 2019 TO MARCH 31, 2020



La Capitale

Insurance and
Financial Services

Health insurance plan

| Module | Participant status | Total cost | Employer's contribution | | Employee's contribution | |
|--------|--------------------|------------|-------------------------|-----------|-------------------------|----------|
| | | | (1) | (2) | (1) | (2) |
| BRONZE | Individual | \$43.19 | (\$2.39) | (\$5.28) | \$40.80 | \$37.91 |
| | Single-Parent* | \$57.00 | (\$5.97) | (\$13.24) | \$51.03 | \$43.76 |
| | Family | \$100.63 | (\$5.97) | (\$13.24) | \$94.66 | \$87.39 |
| SILVER | Individual | \$48.58 | (\$2.39) | (\$5.28) | \$46.19 | \$43.30 |
| | Single-Parent* | \$64.13 | (\$ 5.97) | (\$13.24) | \$58.16 | \$50.89 |
| | Family | \$113.19 | (\$ 5.97) | (\$13.24) | \$107.22 | \$99.95 |
| GOLD | Individual | \$51.11 | (\$2.39) | (\$5.28) | \$48.72 | \$45.83 |
| | Single-Parent* | \$67.47 | (\$5.97) | (\$13.24) | \$61.50 | \$54.23 |
| | Family | \$119.09 | (\$5.97) | (\$13.24) | \$113.12 | \$105.85 |

Dental care plan

| Participant status | Total cost | Employee's contribution |
|--------------------|------------|-------------------------|
| Individual | \$13.73 | \$13.73 |
| Single-Parent* | \$26.09 | \$26.09 |
| Family | \$38.44 | \$38.44 |

* Single-Parent: Reserved for participants with no spouse.

(1) Employee whose job title on March 20, 2011 had a maximum salary scale of \$40,000 or more per year.

(2) Employee whose job title on March 20, 2011 had a maximum salary scale of less than \$40,000 per year.

Note: For employees working part-time, i.e. less than 70% of full-time, the employer's contribution is reduced to 50%, and the participant's premium is increased by an equivalent amount.

9% provincial sales tax must be added to these rates.



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Life insurance plan

| | Employee's contribution |
|---|-------------------------|
| Participant's Basic Life – \$5,000 and Basic AD&D | \$0.29 |
| Participant's Optional Life (maximum \$100,000) and Optional AD&D (per \$1,000 of insurance) [†] | \$0.069 |
| Spouse's and Dependent Children's Life (per family) | \$0.33 |

Long-Term Disability insurance plan

| | Employee's contribution |
|----------------------|-------------------------|
| Long-Term Disability | 0.968% gross salary |

[†] Rates per \$1,000 of insurance | [‡] Includes vested rights
9% provincial sales tax must be added to these rates.

| Age group | Participant's Optional Life [‡] (\$100,000 to \$500,000) [†] | | | | Spouse's Optional Life [‡] (\$0 to \$500,000) [†] | | | |
|--------------|---|---------|------------|---------|--|---------|------------|---------|
| | Female | | Male | | Female | | Male | |
| | Non-smoker | Smoker | Non-smoker | Smoker | Non-smoker | Smoker | Non-smoker | Smoker |
| Under age 25 | \$0.018 | \$0.029 | \$0.049 | \$0.073 | \$0.018 | \$0.029 | \$0.049 | \$0.073 |
| Age 25-29 | \$0.018 | \$0.029 | \$0.049 | \$0.073 | \$0.018 | \$0.029 | \$0.049 | \$0.073 |
| Age 30-34 | \$0.018 | \$0.029 | \$0.049 | \$0.079 | \$0.018 | \$0.029 | \$0.049 | \$0.079 |
| Age 35-39 | \$0.023 | \$0.034 | \$0.067 | \$0.083 | \$0.023 | \$0.034 | \$0.067 | \$0.083 |
| Age 40-44 | \$0.031 | \$0.052 | \$0.098 | \$0.146 | \$0.031 | \$0.052 | \$0.098 | \$0.146 |
| Age 45-49 | \$0.052 | \$0.080 | \$0.160 | \$0.238 | \$0.052 | \$0.080 | \$0.160 | \$0.238 |
| Age 50-54 | \$0.120 | \$0.182 | \$0.253 | \$0.370 | \$0.120 | \$0.182 | \$0.253 | \$0.370 |
| Age 55-59 | \$0.182 | \$0.279 | \$0.398 | \$0.613 | \$0.182 | \$0.279 | \$0.398 | \$0.613 |
| Age 60-64 | \$0.279 | \$0.420 | \$0.748 | \$0.969 | \$0.279 | \$0.420 | \$0.748 | \$0.969 |