



FIG | SECTEUR PRIVÉ

Contract 103000

RATES PER 14 DAYS EFFECTIVE FROM APRIL 1, 2020 TO MARCH 31, 2021

The new premium applies as of the first complete pay period following or coinciding with April 1, 2020



Health insurance plan

| Module | Participant status | Total cost | Employer's contribution | | Employee's contribution | |
|--------|--------------------|------------|-------------------------|-----------|-------------------------|----------|
| | | | (1) | (2) | (1) | (2) |
| BRONZE | Individual | \$46.86 | (\$2.39) | (\$5.28) | \$44.47 | \$41.58 |
| | Single-Parent* | \$61.85 | (\$5.97) | (\$13.24) | \$55.88 | \$48.61 |
| | Family | \$109.19 | (\$5.97) | (\$13.24) | \$103.22 | \$95.95 |
| SILVER | Individual | \$52.70 | (\$2.39) | (\$5.28) | \$50.31 | \$47.42 |
| | Single-Parent* | \$69.57 | (\$ 5.97) | (\$13.24) | \$63.60 | \$56.33 |
| | Family | \$122.79 | (\$ 5.97) | (\$13.24) | \$116.82 | \$109.55 |
| GOLD | Individual | \$55.45 | (\$2.39) | (\$5.28) | \$53.06 | \$50.17 |
| | Single-Parent* | \$73.19 | (\$5.97) | (\$13.24) | \$67.22 | \$59.95 |
| | Family | \$129.20 | (\$5.97) | (\$13.24) | \$123.23 | \$115.96 |

Dental care plan

| Participant status | Total cost | Employee's contribution |
|--------------------|------------|-------------------------|
| Individual | \$14.85 | \$14.85 |
| Single-Parent* | \$28.22 | \$28.22 |
| Family | \$41.58 | \$41.58 |

* 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 | 0.997% gross salary |

[†] Includes vested rights | [‡] The rate is determined based on the participant's age, but on the spouse's gender and smoking habits.

** Rates per \$1,000 of insurance

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 |