



FIQ | SECTEUR PRIVÉ

Contract 103000

## Rates per 14 days effective from april 1, 2022 to march 31, 2023

The new premium applies as of the first complete pay period following or coinciding with April 1, 2022



by LaCapitale

### Health insurance plan

Module	Participant status	Total cost	Employer's contribution	Employee's contribution
Bronze	Individual	\$52.64	(\$7.17)	\$45.47
	Single-Parent*	\$69.48	(\$17.91)	\$51.57
	Family	\$122.66	(\$17.91)	\$104.75
Silver	Individual	\$59.64	(\$7.17)	\$52.47
	Single-Parent*	\$78.72	(\$17.91)	\$60.81
	Family	\$138.97	(\$17.91)	\$121.06
Gold	Individual	\$66.20	(\$7.17)	\$59.03
	Single-Parent*	\$87.36	(\$17.91)	\$69.45
	Family	\$154.26	(\$17.91)	\$136.35

### Dental care plan

Participant status	Total cost	Employee's contribution
Individual	\$15.96	\$15.96
Single-Parent*	\$30.34	\$30.34
Family	\$44.70	\$44.70

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

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 Optional Life <sup>†</sup> (\$100,000 to \$500,000)**				Spouse's Optional Life <sup>†‡</sup> (\$0 to \$500,000)**				
		Female		Male		Female		Male		
		Age group	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
Participant's Basic Life – \$5,000 and Basic AD&D	\$0.29	Under age 25	\$0.018	\$0.029	\$0.049	\$0.073	\$0.018	\$0.029	\$0.049	\$0.073
Participant's Optional Life (maximum \$100,000) and Optional AD&D (per \$1,000 of insurance) <sup>†</sup>	\$0.069	Age 25-29	\$0.018	\$0.029	\$0.049	\$0.073	\$0.018	\$0.029	\$0.049	\$0.073
Spouse's and Dependent Children's Life (per family)	\$0.33	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
Long-Term Disability insurance plan	1.294% gross salary	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

† 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. Beneva designates La Capitale Civil Service Insurer Inc. as insurer. | © 2022 Beneva. All rights reserved. ™ The Beneva name and logo are registered trademarks used under licence.