



FIQ | SECTEUR PRIVÉ

Contract 103000

Rates per 14 days effective from April 1, 2023 to March 31, 2024

The new premium applies as of the first complete pay period following or coinciding with April 1, 2023



Health insurance plan

Module	Participant status	Total cost	Employer's contribution	Employee's contribution
Bronze	Individual	\$62.46	(\$7.17)	\$55.29
	Single-Parent*	\$82.44	(\$17.91)	\$64.53
	Family	\$145.55	(\$17.91)	\$127.64
Silver	Individual	\$69.73	(\$7.17)	\$62.56
	Single-Parent*	\$92.04	(\$17.91)	\$74.13
	Family	\$162.48	(\$17.91)	\$144.57
Gold	Individual	\$76.54	(\$7.17)	\$69.37
	Single-Parent*	\$101.01	(\$17.91)	\$83.10
	Family	\$178.35	(\$17.91)	\$160.44

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 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	
Long-Term Disability	1.550% gross salary

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

† 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.

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