

## Postdoctoral Scholars Group Benefit Rates – Effective September 1, 2020

Benefit	2020 Monthly Rate	
<b>Basic Life Insurance<sup>1</sup></b> <i>Manulife Policy G10138 – Plan C</i>	\$5.70	
<b>Accidental Death &amp; Dismemberment</b> <i>SSQ Policy 1L850</i>	\$2.10	
<b>Long Term Disability<sup>2</sup></b> <i>Manulife Policy G10138 – Plan C (rates shown are for maximum coverage level; actual cost varies by salary)</i>	Up to \$14.38	
	<b>single</b>	<b>family</b>
<b>Extended Health</b> <i>Alberta Blue Cross Policy 18953 – 10C</i>	\$70.82	\$139.05
<b>Dental</b> <i>Alberta Blue Cross Policy 18953 – 10C</i>	\$44.42	\$71.81
<b>Total Monthly Cost</b>	<b>\$137.42</b>	<b>\$233.04</b>
<b>Total Annual Cost</b>	<b>\$1,649.04</b>	<b>\$2,796.48</b>

<sup>1</sup> Life Insurance coverage reduces by 50% at age 65 and premiums reduce to \$2.85 per month.

<sup>2</sup> Long Term Disability (LTD) - Postdoctoral Scholars with an annual salary exceeding \$44,776 pay the rates indicated above. Postdoctoral Scholars with an annual salary less than \$44,776 pay based on \$0.575 per \$100 of monthly benefit. The monthly benefit is 67% of monthly salary to maximum of \$2,500.

Example: annual salary = \$40,000; LTD = \$40,000/12 \* 67% \* 0.575 / \$100 = \$12.84 per month.