

2025 Monthly Canada Employee Contributions

The contribution amounts shown below are presented on a monthly basis. The amount of your payroll contributions will vary based on your pay cycle (semi-monthly).

OPTIONAL BENEFITS

Optional Life - Employee & Spouse

(per \$1,000 of coverage)

AGE	Monthly Contributions			
	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker
0 - 24	\$0.045	\$0.089	\$0.016	\$0.032
25 - 29	\$0.041	\$0.080	\$0.019	\$0.038
30 - 34	\$0.039	\$0.077	\$0.030	\$0.059
35 - 39	\$0.051	\$0.102	\$0.041	\$0.082
40 - 44	\$0.073	\$0.145	\$0.058	\$0.115
45 - 49	\$0.096	\$0.190	\$0.088	\$0.174
50 - 54	\$0.153	\$0.304	\$0.134	\$0.265
55 - 59	\$0.250	\$0.496	\$0.179	\$0.356
60 - 64	\$0.333	\$0.660	\$0.233	\$0.462
65 - 69	\$0.487	\$0.967	\$0.341	\$0.677

Optional Accidental Death & Dismemberment (AD&D)

(per \$1,000 of coverage)

	Monthly Contributions
Employee	\$0.040
Family	\$0.062

OPTIONAL BENEFITS (continued)**Optional Critical Illness - Employee & Spouse**

(per \$10,000 of coverage)

Monthly Contributions – Comprehensive Plan				
	MALE		FEMALE	
AGE	Non-Smoker	Smoker	Non-Smoker	Smoker
Under 25	\$0.94	\$1.13	\$0.88	\$1.05
25 - 29	\$0.94	\$1.13	\$0.88	\$1.05
30 - 34	\$1.30	\$1.86	\$1.58	\$2.16
35 - 39	\$1.63	\$2.41	\$1.98	\$3.14
40 - 44	\$2.66	\$4.61	\$3.19	\$5.99
45 - 49	\$4.58	\$9.28	\$4.29	\$8.98
50 - 54	\$7.30	\$16.85	\$6.61	\$14.44
55 - 59	\$11.36	\$27.92	\$8.31	\$17.55
60 - 64	\$18.74	\$44.72	\$11.87	\$22.67
65 - 69	\$35.99	\$78.30	\$20.58	\$35.89

Optional Critical Illness - Child

(per \$5,000 of coverage)

Monthly Contributions – Comprehensive Plan	
Flat rate for all children	\$2.35