

Premium Rate Sheet

A benefit program for management and non-union employees of the Government of Alberta

Rates are per month and subject to change from time to time.

Group Life Insurance Plan (effective July 1, 2005)

Core Life Insurance

	Employer	Employee
Life, Accident, Retiree (per \$1,000 of insurance)	\$.14	\$.07

Enhanced Life Insurance (Employee Paid)

The 1st Choice rates are based on your age, gender and smoking status. The following tables show the monthly premiums for each \$1,000 of insurance.

Male		
Age	Non-Smoker	Smoker
Under 36	\$.03	\$.04
36 – 45	\$.04	\$.06
46 – 50	\$.09	\$.14
51 – 55	\$.17	\$.26
56 – 60	\$.37	\$.55
61 – 64	\$.53	\$.80
65 – 69	\$.76	\$ 1.13

Female		
Age	Non-Smoker	Smoker
Under 36	\$.02	\$.03
36 – 45	\$.03	\$.05
46 – 50	\$.07	\$.11
51 – 55	\$.13	\$.20
56 – 60	\$.24	\$.36
61 – 64	\$.33	\$.49
65 – 69	\$.46	\$.69

Dependent Life Insurance – (Employee Paid) = \$3.00

Health Benefit Plans (effective July 1, 2005)

	Employer	Employee
Dental – Core Single Family	\$36.50 \$84.00	
Dental - Enhanced Single Family	\$36.50 \$84.00	\$16.70 \$38.25
Prescription Drugs – Core Single Family	\$22.50 \$45.00	\$22.50 \$45.00
Prescriptions Drugs – Enhanced Single Family	\$22.50 \$45.00	\$37.80 \$75.60
Extended Medical – Core Single Family	\$6.82 \$13.64	\$6.82 \$13.64
Extended Medical – Enhanced Single Family	\$6.82 \$13.64	\$19.58 \$39.16
Alberta Health Care Single Family	\$22.00 \$44.00	\$22.00 \$44.00

Coverage in the health plans will commence in the first full calendar month of employment or transfer into the plan. (Coverage will not be established retroactively when you transfer from another plan). If you commence on the first working day of the month, your coverage will be in place immediately and the applicable monthly premium will be deducted from your first month end salary.

If you commence on the second work day or later, your coverage will be in place the first of the next month and the applicable monthly premium will be deducted from your second month end salary.

Long Term Disability (Employer Paid) (effective August 1, 2001)

Percent of Monthly Insurance Salary: 1.7%