



Employee Benefit Plan Premium Rate Changes

Some employees will see changes to the premiums deducted from their **January 19, 2016** pay advice for some of the employee benefit plans. These changes arise from the 2014 financial review of the plans.

Generally, an increase in the premium rate is necessary when the past experience of the plan shows that the amount of premiums is not sufficient to cover claims and expenses. Premium decreases occur when the experience of the plan shows that historically premiums exceed the claims and expenses.

Different premium rates apply to each of the employee groups. The claims and expenses that employees (and their dependents) incur are charged only to their own group's benefit plans and the premium rates charged directly reflect that experience.

The new premium rates will come into effect **December 27, 2015** and are summarized below. **The premium rates for those benefit plans or employee groups not identified will remain at the current rate.**

SUPPLEMENTARY HEALTH CARE PLAN -- PREMIUM CHANGE

ATU (Main & DATS)	Current Rates		New Rates	
	Single	Dependant	Single	Dependant
Employee Bi-weekly Premium	\$7.71	\$15.43	\$7.48	\$14.96
Employer Bi-weekly Premium	\$23.15	\$46.26	\$22.44	\$44.88
CUPE 30	Current Rates		New Rates	
	Single	Dependant	Single	Dependant
Employee Bi-weekly Premium	\$7.29	\$14.59	\$7.44	\$14.88
Employer Bi-weekly Premium	\$17.01	\$34.04	\$17.36	\$34.72
CSU52	Current Rates		New Rates	
	Single	Dependant	Single	Dependant
Employee Bi-weekly Premium	\$9.58	\$19.14	\$10.53	\$21.06
Employer Bi-weekly Premium	\$22.35	\$44.66	\$24.57	\$49.14
EFFU	Current Rates		New Rates	
	Single	Dependant	Single	Dependant
Employee Bi-weekly Premium	\$8.24	\$16.47	\$7.83	\$15.65
Employer Bi-weekly Premium	\$19.23	\$38.43	\$18.27	\$36.52
EPS/SOA	Current Rates		New Rates	
	Single	Dependant	Single	Dependant
Employee Bi-weekly Premium	\$9.08	\$18.14	\$8.71	\$17.41
Employer Bi-weekly Premium	\$21.19	\$42.33	\$20.32	\$40.62
Management/OOS	Current Rates		New Rates	
	Single	Dependant	Single	Dependant
Employee Bi-weekly Premium	\$7.51	\$15.02	\$8.26	\$16.52
Employer Bi-weekly Premium	\$17.52	\$35.05	\$19.27	\$38.55

DENTAL PLAN -- PREMIUM CHANGE

ATU (Main & DATS)	Current Rates		New Rates	
	Single	Dependant	Single	Dependant
Employee Bi-weekly Premium	\$8.46	\$21.02	\$8.59	\$21.33
Employer Bi-weekly Premium	\$19.74	\$49.05	\$20.04	\$49.77
CUPE 30	Current Rates		New Rates	
	Single	Dependant	Single	Dependant
Employee Bi-weekly Premium	\$9.65	\$24.12	\$8.68	\$21.71
Employer Bi-weekly Premium	\$17.92	\$44.79	\$16.12	\$40.32
CSU52	Current Rates		New Rates	
	Single	Dependant	Single	Dependant
Employee Bi-weekly Premium	\$11.18	\$27.93	\$10.06	\$25.14
Employer Bi-weekly Premium	\$20.76	\$51.87	\$18.68	\$46.69
EFFU	Current Rates		New Rates	
	Single	Dependant	Single	Dependant
Employee Bi-weekly Premium	\$8.64	\$21.61	\$8.21	\$20.53
Employer Bi-weekly Premium	\$16.05	\$40.13	\$15.25	\$38.13
EPS/SOA	Current Rates		New Rates	
	Single	Dependant	Single	Dependant
Employee Bi-weekly Premium	\$7.23	\$18.20	\$6.98	\$17.45
Employer Bi-weekly Premium	\$16.87	\$42.47	\$16.29	\$40.72
Management/OOS	Current Rates		New Rates	
	Single	Dependant	Single	Dependant
Employee Bi-weekly Premium	\$9.20	\$23.01	\$9.66	\$24.16
Employer Bi-weekly Premium	\$17.09	\$42.73	\$17.94	\$44.87

GROUP LIFE PLAN – PREMIUM CHANGE

Effective **December 27, 2015**, the premium for **ATU (Main & DATS)** members will increase to \$0.070 per \$1,000 of coverage bi-weekly for members and \$0.070 for the City (current rate is \$0.020).

Effective **December 27, 2015**, the premium for **CSU52** members will increase to \$0.025 per \$1,000 of coverage bi-weekly for members and \$0.025 for the City (current rate is \$0.0025).

Effective **December 27, 2015**, the premium for **EFFU** members will increase to \$0.02 per \$1,000 of coverage bi-weekly for members and \$0.02 for the City (current rate is \$0.0025).

Effective **December 27, 2015**, the premium for **EPS/SOA** members will increase to \$0.025 per \$1,000 of coverage bi-weekly for members and \$0.025 for the City (current rate is \$0.010).

DEPENDENT LIFE PLAN – PREMIUM CHANGE

Effective **December 27, 2015**, the premium for **CSU52** members will increase to \$1.00 bi-weekly (current rate is \$0.75).

Effective **December 27, 2015**, the premium for **EPS/SOA** members will increase to \$1.25 bi-weekly (current rate is \$0.50).