

Postdoctoral Scholars Group Benefit Rates – Effective September 1, 2021

Benefit	2021 Monthly Rate	
Basic Life Insurance¹ <i>Manulife Policy G10138 – Plan C</i>	\$6.16	
Accidental Death & Dismemberment <i>SSQ Policy 1L850</i>	\$2.10	
Long Term Disability² <i>Manulife Policy G10138 – Plan C (rates shown are for maximum coverage level; actual cost varies by salary)</i>	Up to \$13.23	
	single	family
Extended Health <i>Alberta Blue Cross Policy 18953 – 10C</i>	\$66.29	\$130.15
Dental <i>Alberta Blue Cross Policy 18953 – 10C</i>	\$42.60	\$68.87
Total Monthly Cost	\$130.38	\$220.51
Total Annual Cost	\$1,564.56	\$2,646.12

¹ Life Insurance coverage reduces by 50% at age 65 and premiums reduce to \$3.08 per month.

² 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.