

Postdoctoral Scholars Group Benefit Rates – Effective September 1, 2022

Benefit	2022 Monthly Rate	
Basic Life Insurance¹ <i>Manulife Policy G10138 – Plan C</i>	\$6.47	
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>	\$52.04	\$102.20
Dental <i>Alberta Blue Cross Policy 18953 – 10C</i>	\$46.04	\$74.44
Total Monthly Cost	\$119.88	\$198.44
Total Annual Cost	\$1,438.56	\$2,381.28

¹ Life Insurance coverage reduces by 50% at age 65 and premiums reduce to \$3.24 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 \$0.529 per \$100 of monthly benefit. The monthly benefit is 67% of monthly salary to maximum of \$2,500.

Example: annual salary = \$40,000; LTD = $\$40,000 / 12 * 67\% * 0.529 / \$100 = \$11.81$ per month.