

**THE FREE METHODIST CHURCH IN CANADA**  
**GROUP BENEFITS WITH**  
**THE SUN LIFE ASSURANCE COMPANY Policy Number 55134**  
(Effective November 1, 2021)

**Monthly Premium Rates**

**for Ontario Employees**

(The amount below include 8% PST)

Employee	Life	Dental	Major Medical	Employee Total	Employer Total (*)	Grand Total	Life Taxable Benefit
Single to 64	23.06	24.80	77.38	125.24	162.38	287.63	23.06
Single 65-69	11.54	24.80	77.38	113.72	150.86	264.58	11.54
Single Retiree	12.30	0.00	0.00	12.30	0.00	12.30	0.00
Married to 64	25.14	64.54	177.84	267.52	304.66	572.18	25.14
Married 65-69	13.62	64.54	177.84	256.00	293.14	549.14	13.62
Retiree & Spouse	16.46	0.00	0.00	16.46	0.00	16.46	0.00

**for Employees in Quebec, Manitoba, Saskatchewan  
Alberta and British Columbia**

Employee	Life (1)	Dental	Major Medical	Employee Total	Employer Total (*)	Grand Total	Life Taxable Benefit (1)
Single to 64	21.36	24.80	64.18	110.34	147.48	257.82	21.36
Single 65-69	10.70	24.80	64.18	99.68	136.82	236.50	10.70
Single Retiree	11.40	0.00	0.00	11.40	0.00	11.40	0.00
Married to 64	23.28	64.54	148.68	236.50	273.64	510.14	23.28
Married 65-69	12.62	64.54	148.68	225.84	262.98	488.82	12.62
Retiree & Spouse	15.24	0.00	0.00	15.24	0.00	15.24	0.00

(\*) Employer amount includes Health Spending Account required to be 100% employer funded (\$37.14/month).

(1) Manitoba employees : add 7% provincial tax to these rates.

**Optional Life Insurance (Premium rates per \$10,000)**

Age Bank	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
20-29	0.54	0.84	0.40	0.58
30-34	0.58	0.94	0.46	0.70
35-39	0.70	1.18	0.50	0.90
40-44	1.06	1.94	0.74	1.32
45-49	1.86	3.42	1.18	2.20
50-54	3.12	5.60	1.94	3.42
55-59	5.26	9.24	3.12	5.22
60-64	8.08	13.38	4.68	7.20

Age Bank	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
20-29	0.50	0.78	0.36	0.54
30-34	0.54	0.86	0.42	0.64
35-39	0.64	1.08	0.46	0.82
40-44	0.98	1.80	0.68	1.22
45-49	1.72	3.16	1.08	2.04
50-54	2.88	5.18	1.80	3.16
55-59	4.86	8.56	2.88	4.82
60-64	7.48	12.38	4.32	6.66

**Long Term Disability**

Long Term Disability (LTD) coverage is calculated on gross monthly salary. Gross salary is regular salary plus housing allowance. Round up salary to an even dollar amount.

Coverage =	66.7% of the first	2,250.00	=	1,500.75
	50% of the next	3,500.00	=	1,750.00
	44% of the balance to	1,702.84	=	749.25
	Maximum	<u>7,452.84</u>		<u>4,000.00</u>

Premium = \$2.244 per \$100 of coverage plus 8% PST for Ontario residents and 7% PST for Manitoba residents. Employees pay 100% so that any benefits received are non-taxable to the employees.

**Notes:**

Quebec employees - 9% tax on Ontario rate. (multiply Ontario rate by 1.09)