



Benefit Program Renewal

The annual renewal of the Capital Health Benefit Program (life, dependent life, AD&D, health, travel and dental benefits) has been completed and is detailed below. Your rates will not change.

Basic, Dependent and Optional Life Insurance

The basic and dependent life insurance benefit plan overall results for the past policy year have improved and **we will be able to maintain the current rates**. The basic life monthly rate is **\$0.174 per \$1,000 of benefit**. Per pay cost of this benefit is dependent on your salary level (this benefit is cost shared at 50% employee and 50% employer). For your information, the following shows the current cost for the basic life Insurance benefit at three different salary levels. The maximum amount for NSGEU members is \$100,000.

Salary	Life Amount	Cost Per Month
\$30,000	\$60,000	\$10.44
\$40,000	\$80,000	\$13.92
\$50,000	\$100,000	\$17.40

The dependent life rate of **\$2.41per unit is also able to continue without any increase**. The optional life rates, which are age-banded, will **remain unchanged** for the upcoming policy period. Keeping with the improvement announced in 2012, basic, dependent and optional life insurance continues to age 70 for active employees.

Basic Accidental Death & Dismemberment Insurance

SSQ Insurance Inc., the insurer for our basic Accidental Death & Dismemberment (AD&D) benefits, **requires no change**, again this year, to the current rates. The rates remain unchanged at \$0.0141 per \$1,000 benefit. Voluntary AD&D rates will also **remain unchanged** for the 2014 policy year at \$0.0141 per \$1,000 benefit for single coverage and \$0.0253 per \$1,000 for family coverage. Accidental Death & Dismemberment, for active employees, also continues to age 70, to align with the life insurance benefit.

Health Insurance

The claims experience for Capital Health has had a lower than average cost trend associated with the extended health program; therefore, we are pleased to report that, again this year, the **current health rates will remain in effect**.



As a result, the per pay health benefit deductions remain unchanged and are as follows:

Active Employees (Rates cost shared at 35% Employee (EE) and 65 % Employer (ER))

	Current Rates	
Single Rate	EE \$17.84	ER \$33.14
Family Rate	EE \$44.33	ER \$82.32

Dental Insurance

The claims experience for the dental program has been favorable over the most recent period. As a result, we are pleased to advise that the current dental rates **will remain in effect**.

Active Employees (Rates cost shared at 35% Employee (EE) and 65% Employer (ER))

	Current Dental Rates	
Single Rate	EE \$6.99	ER \$12.98
Family Rate	EE \$14.93	ER \$27.72

Emergency Out-Of-Country Travel (must be covered under CDHA Extended Health Plan to be covered under the Out-of-Country Travel)

SSQ Insurance Inc. requires **no change** to the current travel rates. Travel deductions are \$0.15 Single and \$0.31 Family for the Employee portion and \$0.29 Single / \$0.57 Family for the Employer portion, there.

Contact Information

If you have any questions about your benefit coverage, please contact Capital Health, People Services, **Benefits Department at 473-5757 (option # 3, then option # 1), or call toll-free at 1-866-473-5757 (option # 3, then option # 1).**

