



## What your selected coverage will cost you

Your employer will contribute the same amount no matter which plan you select at enrolment. However, if you select the enhanced Blue Leaf Plan, you will pay the difference between the cost of the Blue Leaf Plan and the cost of the Green Leaf or Orange Leaf Plans.

Plan Funding	Amount
Employer Amount:	
Employee Amount (if employer requires employee contribution):	
Blue Leaf Employee Amount (see chart below):	
<b>Total:</b>	

*Add these 2 lines for Total Employee Contribution*

The following is the additional Blue Leaf monthly premium (before taxes) for the 2019 benefit period, based on your family status:

Blue Leaf Member Contributions	British Columbia	Alberta	Saskatchewan/Manitoba	Ontario/Quebec
Member Only	\$41.75	\$49.89	\$29.52	\$52.89
Member +1 Dependent	\$80.21	\$96.41	\$57.09	\$105.78
Member +2 or More Dependents	\$121.71	\$143.98	\$84.95	\$117.53

For the various optional coverages available to you, the following rates apply for the 2019 benefit period. Please note that the rates are provided per unit of available coverage. **In addition, any applicable taxes will be added.**

### Optional Life and Spousal Life Insurance – Great-West Life

Monthly rates per unit of \$10,000 (to a maximum benefit of \$500,000 or 50 units). Applicable taxes will be added.

Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
Under 29	\$0.30	\$0.60	\$0.30	\$0.40
30-34	\$0.40	\$0.60	\$0.30	\$0.50
35-39	\$0.50	\$0.90	\$0.40	\$0.60
40-44	\$0.90	\$1.50	\$0.60	\$1.00
45-49	\$1.50	\$2.80	\$1.00	\$1.90
50-54	\$2.60	\$4.70	\$1.80	\$3.20
55-59	\$4.10	\$7.40	\$2.80	\$5.00
60-64	\$6.00	\$10.90	\$4.10	\$7.30



### Optional Child Life Insurance – Great-West Life

Monthly rate* per unit of \$2,000 (to a maximum benefit of \$20,000 or 10 units)	\$0.31
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\* Rate is the same regardless of how many eligible dependent children are covered.

### Optional AD&D Insurance – Chubb

Monthly rates per unit of \$10,000.

Insured	Coverage	Rate
Member Only	<ul style="list-style-type: none"> <li>Up to a maximum benefit of \$250,000 or 25 units</li> </ul>	\$0.20
Spouse	<ul style="list-style-type: none"> <li>40% of member's amount</li> <li>50% if no child</li> </ul>	\$0.30
Child	<ul style="list-style-type: none"> <li>10% of member's amount</li> <li>15% if no spouse</li> </ul>	

### Optional Critical Illness Insurance – Great-West Life

Monthly rates per unit of \$5,000 (to a maximum benefit of \$150,000 or 30 units).

Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
Under 25	\$0.46	\$0.52	\$0.47	\$0.51
25-29	\$0.50	\$0.59	\$0.53	\$0.58
30-34	\$0.59	\$0.77	\$0.69	\$0.80
35-39	\$0.75	\$1.15	\$0.93	\$1.18
40-44	\$1.09	\$1.93	\$1.32	\$1.80
45-49	\$1.77	\$3.26	\$1.95	\$2.78
50-54	\$2.92	\$5.47	\$2.82	\$4.28
55-59	\$4.64	\$8.95	\$3.92	\$6.45
60-64	\$7.19	\$13.34	\$5.29	\$9.10
65-70	\$9.54	\$16.54	\$7.24	\$11.80

This rate sheet provides a summary of the various member-paid rates for optional coverage under the CB Benefits flexible benefits program for the 2019 benefit period. The official rates are contained in the official plan documents and contracts. Every effort has been made to provide an accurate summary. If there are any differences between the information contained here and in the legal documents, the legal documents will prevail.