



## What your selected coverage will cost you

The Canadian Baptist Benefits Plan (CBBP) gives you the flexibility to choose the level of Health and Dental coverage that best fits your needs: **STANDARD**, **ENHANCED**, or **PREMIUM**.

If you select the ENHANCED or PREMIUM options, you will share the cost of coverage with your employer. The table below shows the monthly premiums (before taxes) for each option during the 2026 plan year, based on your family status.

MEMBER CONTRIBUTIONS	STANDARD	ENHANCED (\$)	PREMIUM (\$\$)
Member Only	n/a	\$40.00	\$75.00
Member + 1 Dependent	n/a	\$75.00	\$150.00
Member + 2 or More Dependents	n/a	\$110.00	\$225.00

### OPTIONAL INSURANCE

Beginning February 1, 2026, Optional Life, Optional Spousal Life, Optional Dependent Life, and Optional Critical Illness insurance coverages are available through Canada Life's Freedom To Choose insurance (FTCi) program. For applicable premium rates (and/or to apply for coverage) log in to [My Canada Life at Work](#).

### OPTIONAL LIFE AND SPOUSAL LIFE INSURANCE – PURCHASED BEFORE JANUARY 1, 2026

The following Optional Life, Spousal Life, and Dependent Life insurance rates apply to insurance coverage **purchased before January 1, 2026**. Note that rates are provided per unit of available coverage, *and any applicable taxes will be added*. Monthly rates per unit of \$10,000 (to a maximum benefit of \$500,000 or 50 units).

Age	MALE		FEMALE	
	Non-smoker	Smoker	Non-smoker	Smoker
Under 30	\$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 – PURCHASED BEFORE JANUARY 1, 2026

The monthly rate per unit of \$2,000 (to a maximum benefit of \$20,000 or 10 units) is **\$0.312**. Applicable taxes will be added. This rate is the same regardless of how many eligible dependent children are covered.

### OPTIONAL CRITICAL ILLNESS INSURANCE – PURCHASED BEFORE JANUARY 1, 2026

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
65-69	\$9.54	\$16.54	\$7.24	\$11.80

### 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>	

This rate sheet provides a summary of the various member-paid rates for optional coverage under the Canadian Baptist Benefits Plan for the 2026 plan year. 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.

