

Monthly Impact of Rate Changes for *Employers*

For use for budgeting purposes - majority of employees in this category

Sample Employee: Life Status: Member +2 or more Annual Salary: \$60,000

Benefit	2019 Rate	2018 Rate	2019 Monthly Employer cost	2018 Monthly Employer cost
LCC Pension	16.00%	16.00%	\$800.00	\$800.00
Basic Life				
5x earnings	2.02%	1.80%	\$101.00	\$90.00
4x earnings	1.62%	1.44%		
3x earnings	1.21%	1.08%		
2x earnings	0.81%	0.72%		
1x earnings	0.40%	0.36%		
Dependent Life	0.092%	0.083%	\$4.62	\$4.14
EAP	\$7.00	\$7.00	\$7.00	\$7.00
Out of Country				
Single	\$6.25	\$5.17		
Family	\$13.48	\$11.14	\$13.48	\$11.14
Extended Health Care				
<i>Option 2</i>				
Member	\$81.34	\$73.94		
Member +1	\$162.64	\$147.86		
Member +2	\$200.78	\$182.53	\$200.78	\$182.53
Dental				
<i>Option 2</i>				
Member	\$53.65	\$50.61		
Member +1	\$107.28	\$101.21		
Member +2	\$144.26	\$136.09	\$144.26	\$136.09
Administration Fee	\$75.00	\$75.00	\$75.00	\$75.00
PRB Expense	1.90%	1.90%	\$95.00	\$95.00
Total			\$1,441.14	\$1,400.90