

## 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
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Benefit	2018 Rate	2017 Rate	2018 Monthly Employer cost	2017 Monthly Employer cost
LCC Pension	16.00%	16.00%	\$800.00	\$800.00
Basic Life				
5x earnings	1.80%	1.64%	\$90.00	\$82.02
4x earnings	1.44%	1.31%		
3x earnings	1.08%	0.98%		
2x earnings	0.72%	0.66%		
1x earnings	0.36%	0.33%		
Dependent Life	0.083%	0.076%	\$4.14	\$3.78
EAP	\$7.00	\$7.00	\$7.00	\$7.00
Out of Country				
Single	\$5.17	\$4.64		
Family	\$11.14	\$9.90	\$11.14	\$9.90
Extended Health Care				
Option 2				
Member	\$73.94	\$71.79		
Member +1	\$147.86	\$143.55		
Member +2	\$182.53	\$177.21	\$182.53	\$177.21
Dental				
Option 2				
Member	\$50.61	\$48.43		
Member +1	\$101.21	\$96.85		
Member +2	\$136.09	\$130.23	\$136.09	\$130.23
Administration Fee	\$75.00	\$75.00	\$75.00	\$75.00
PRB Expense	1.90%	1.90%	\$95.00	\$95.00
<b>Total</b>			<b>\$1,400.90</b>	<b>\$1,380.14</b>