

## 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
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Annual Salary	\$70,000
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Benefit	2020 Rate	2019 Rate	2020 Monthly Employer cost	2019 Monthly Employer cost
LCC Pension	16.00%	16.00%	\$933.33	\$933.33
Basic Life				
5X earnings*		2.02%		\$117.83
3x earnings	1.30%	1.21%	\$75.83	
Dependent Life	0.072%	0.092%	\$4.20	\$5.39
EAP	\$7.00	\$7.00	\$7.00	\$7.00
Out of Country				
Single	\$11.00	\$6.25		
Couple	\$22.00	\$13.48		
Family	\$26.97	\$13.48	\$26.97	\$13.48
Extended Health Care				
Option 2				
Member	\$74.16	\$81.34		
Member +1	\$148.27	\$162.64		
Member +2	\$183.04	\$200.78	\$183.04	\$200.78
Dental				
Option 2				
Member	\$50.61	\$53.65		
Member +1	\$101.21	\$107.28		
Member +2	\$136.09	\$144.26	\$136.09	\$144.26
Administration Fee	\$75.00	\$75.00	\$75.00	\$75.00
PRB Expense	1.90%	1.90%	\$95.00	\$95.00
<b>Total</b>			<b>\$1,536.47</b>	<b>\$1,592.08</b>

\* Coverage is based on 3 x annual salary effective from January 1, 2020

74.16