

2011 CONTRIBUTION RATES WORKER BENEFIT PLANS

	Worker Only	Worker with 1 dependent	Worker with 2 or more dependents
BASIC LIFE			
1 x	.34%	.34%	.34%
2 x	.68%	.68%	.68%
3 x	1.01%	1.01%	1.01%
4 x	1.35%	1.35%	1.35%
5 x	1.69%	1.69%	1.69%
LTD	Employee Paid	Employee Paid	Employee Paid
DEPENDENT LIFE	n/a	.078%	.078%
OUT OF COUNTRY	\$1.43/mth	\$3.00/mth	\$3.00/mth
EAP	\$8.19/mth	\$8.19/mth	\$8.19/mth
EXTENDED HEALTH			
Plan Option 1	\$50.95/mth	\$101.83/mth	\$125.79/mth
Plan Option 2	\$69.16/mth	\$138.29/mth	\$170.71/mth
Plan Option 3	\$85.17/mth	\$170.25/mth	\$210.25/mth
DENTAL PLAN			
Plan Option 1	\$33.33/mth	\$66.57/mth	\$89.64/mth
Plan Option 2	\$49.99/mth	\$99.98/mth	\$134.44/mth
Plan Option 3	\$69.32/mth	\$138.64/mth	\$186.42/mth
PENSION PLAN	16.60%	16.60%	16.60%
POST RETIREMENT	1.80%	1.80%	1.80%
ADMINISTRATION	\$75.00/mth	\$75.00/mth	\$75.00/mth

For health and dental premium budgeting purposes, employers should use Option 2 as most employees are provided with sufficient credits to purchase that option.

For life insurance, employees who were hired before January 1, 2008 have sufficient credits to purchase life insurance of 5X earnings. If your employee falls into that category budget for 5X. If an employee was hired after January 1, 2008 they have sufficient credits to purchase 3X life insurance. In that case budget for 3X.

Employer's cost and worker's benefit coverage for pension, basic life insurance, dependent life insurance and long term disability coverage is based on Annual Total Compensation. Total Annual Compensation includes: Cash Salary + Utility Allowance + Housing Allowance. Where a residence is provided by the employer, the housing allowance is 30% of the cash salary paid to the employee.