

NSCC Group Benefits Plan Rates MC/OS – April 1, 2026

ACTIVE EMPLOYEE'S BIWEEKLY RATES					
Carrier	Benefit	Employee Share		Employer Share	
Manulife	Basic Life (per \$1,000 of benefit)	\$0.0436		\$0.0436	
Manulife	Dependent Life (per family)	\$0.31		\$0.31	
Manulife	Optional Life (per \$1,000 of benefit)	Premium is 100% paid for by employee			
	Age Band	Smoker Rates	Non-Smoker Rates		
	20-29	0.020	0.012		
	30-34	0.025	0.015		
	35-39	0.037	0.019		
	40-44	0.054	0.030		
	45-49	0.094	0.047		
	50-54	0.144	0.081		
	55-59	0.249	0.138		
	60-64	0.381	0.215		
65-69	0.628	0.450			
Beneva	AD&D (per \$1,000 of benefit)	\$0.0028		\$0.0028	
Long Term Disability	Operational Support	.93% x salary to max \$6,730.77		.93% x salary to max \$6,730.77	
	Management Confidential	.93% x salary to max \$6,730.77		.93% x salary to max \$6,730.77	
		Single	Family	Single	Family
MBC (as of April 1, 2026)	Emergency Travel Rates	\$0.36	\$0.72	\$0.84	\$1.68
MBC	Dental	\$6.05	\$14.70	\$14.11	\$34.27
MBC	Health				
Div 001	Under age 65				
Drug coverage stops at age 65	Drug coverage continues for dependents under age 65 when the employee has reached age 65	\$16.41	\$41.73	\$38.32	\$97.37
Div 001	Age 65 and over				
Drug coverage stops	Extended Health Benefits only - for employee and dependent (when both are age 65+)	\$11.89	\$22.74	\$27.71	\$53.06

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Critical Illness (premium paid 100% by employee)				
BIWEEKLY per \$10,000 benefit – smoking and non-smoking rates apply				
1.018	For \$10,000 dependent child coverage to \$25,000			
AGE	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
15-19	\$0.34	\$0.40	\$0.29	\$0.32
20-24	\$0.34	\$0.40	\$0.29	\$0.32
25-29	\$0.50	\$0.60	\$0.52	\$0.62
30-34	\$0.56	\$0.71	\$0.66	\$0.89
35-39	\$0.64	\$0.92	\$0.81	\$1.28
40-44	\$0.92	\$1.54	\$1.11	\$2.08
45-49	\$1.64	\$3.27	\$1.59	\$3.36
50-54	\$2.65	\$6.14	\$2.09	\$4.65
55-59	\$4.29	\$10.82	\$2.88	\$6.29
60-64	\$7.37	\$18.37	\$4.10	\$8.18
65	\$8.10	\$20.21	\$4.51	\$9.03
66	\$8.91	\$22.23	\$4.96	\$9.93
67	\$9.81	\$24.46	\$5.46	\$10.92
68	\$10.79	\$26.90	\$6.01	\$12.01
69	\$11.86	\$29.59	\$6.61	\$13.21