

April 1, 2025 Renewal

MONTHLY

NSCC Faculty and Professional Support RETIREES Group Benefits Plan Rates – April 1, 2025

RETIREES UNDER AGE 65		MONTHLY RATES			
Carrier	Benefit	Employee Share		Employer Share	
Manulife	Basic Life (per \$1,000 of benefit)	\$0.146 (\$50K = \$7.30)		\$0.000	
Manulife	Dependent Life (per family)	\$0.47		\$0.00	
Manulife Maximum coverage reduces to \$50,000 at age 70	Optional Life (per \$10,000 of benefit)	Premium is 100% paid for by employee			
	Age Band	Smoker Rates	Non-Smoker Rates		
	20-29	0.51	0.39		
	30-34	0.60	0.43		
	35-39	0.76	0.52		
	40-44	1.01	0.66		
	45-49	1.48	0.92		
	50-54	2.55	1.51		
	55-59	4.37	2.47		
	60-64	5.95	3.25		
	65-69	9.89	5.62		
	70-74	23.47	14.84		
	75-79	38.59	25.66		
	80-84	58.07	41.15		
Beneva	AD&D (terminates at age 65) (per \$1,000 of benefit)	\$0.0120			
Beneva	Voluntary AD&D (under age 70) units of \$10,000	Single: \$0.140	Family: \$0.240		
Beneva	Voluntary AD&D (age 70 to 75) units of \$10,000	Single: \$0.280	Family: \$0.480		
		Single	Family	Single	Family
MBC	Dental	\$46.90	\$99.13	\$0.00	\$0.00
MBC	Health	\$0	\$0	\$135.06	\$348.24

RETIREE CRITICAL ILLNESS RATES MONTHLY RATES - APRIL 1, 2025				
Beneva	MALE		FEMALE	
AGE	Non-Smoking	Smoking	Non-Smoking	Smoking
15-19	0.74	0.87	0.63	0.69
20-24	0.74	0.87	0.63	0.69
25-29	1.08	1.3	1.13	1.34
30-34	1.21	1.54	1.43	1.93
35-39	1.39	1.99	1.76	2.77
40-44	1.99	3.34	2.41	4.51
45-49	3.55	7.09	3.45	7.28
50-54	5.74	13.3	4.53	10.08
55-59	9.30	23.44	6.24	13.63
60-64	15.97	39.8	8.88	17.72
65	17.55	43.79	9.77	19.57
66	19.31	48.17	10.75	21.52
67	21.26	53.00	11.83	23.66
68	23.38	58.28	13.02	26.02
69	25.70	64.11	14.32	28.62
70	27.99	68.97	15.6	31.16
71	30.29	73.78	16.9	33.69
72	32.57	78.61	18.18	36.23
73	35.84	85.65	20.11	40.02
74	39.11	92.71	22.01	43.79

Monthly	Dependent Child Benefit
\$2.21	\$10,000 Minimum dependent child coverage
\$4.41	\$20,000
\$5.51	\$25,000 Maximum