

April 1, 2025 Renewal

Monthly

NSCC Retirees (Under age 65) - Group Benefits Plan Rates MC/OS – April 1, 2025

UNDER AGE 65 - MONTHLY RATES					
Carrier	Benefit	Employee Share		Employer Share	
Manulife	Basic Life (per \$1,000 of benefit)	\$0.183		\$0.000	
Manulife	Dependent Life (per family)	\$1.28		\$0.00	
Manulife	Optional Life (per \$1,000 of benefit)	Premium is 100% paid for by employee			
	Age Band	Smoker Rates	Non-Smoker Rates		
	20-29	0.043	0.026		
	30-34	0.054	0.032		
	35-39	0.081	0.041		
	40-44	0.117	0.066		
	45-49	0.203	0.102		
	50-54	0.311	0.176		
	55-59	0.540	0.298		
	60-64	0.825	0.465		
	65-69	1.360	0.974		
	70-74	19.95	12.610		
Beneva	AD&D (per \$1,000 of benefit)	\$0.012		\$0.00	
		Single	Family	Single	Family
MBC	Health				
Div 002 Drug coverage stops at age 65	Under age 65	\$63.10	\$139.93	\$117.16	\$259.86

NSCC Retirees (Age 65+) - Group Benefits Plan Rates MC/OS – April 1, 2025

AGE 65+ - MONTHLY RATES					
DIV 003	Age 65 and over				
Drug coverage stops	Extended Health Benefits only - for employee and dependent (no drug coverage)	\$33.49	\$64.18	\$62.18	\$119.21