

NSCC Group Retiree Rates Faculty & Professional Support age 65+ April 1, 2021

| Carrier | Benefit | Employee Share | | Employer Share | |
|----------|--|---|--------------------------------|-----------------------------------|-----------------------------------|
| Manulife | Basic Life @ \$10k .159/1000 | \$1.59 | | \$0 | |
| Manulife | Optional Life | Premium is 100% employee paid (rate per \$10,000) | | \$0 | |
| | Age | Smoker | Non-Smoker Rates | \$0 | |
| | 20-29 | 0.51 | .39 | | |
| | 30-34 | 0.60 | .43 | | |
| | 35-39 | 0.76 | .52 | | |
| | 40-44 | 1.01 | .66 | | |
| | 45-49 | 1.48 | .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 | | |
| SSQ | Voluntary AD/D to age 70 | Single Family | \$.140/10,000 \$.240/10,000 | \$0 | |
| SSQ | Voluntary AD/D age 70 – 75 Terminates at age 75 | Single Family | \$.280/10,000 \$.480/10,000 | \$0 | \$0 |
| MBC | Health (no drugs) | Single | Family | Single \$49.66 (\$22.92 bw) | Family \$99.32 (\$45.84 bw) |
| MBC | Dental | \$40.74 (\$18.80 bw) | \$86.10 (\$39.74 bw) | \$0 | \$0 |

Rates effective April 1, 2021

CRITICAL ILLNESS - Retiree Monthly Rates effective April 1, 2021 SSQ Insurance

| | | | | |
|------------|---|----------------|--------------------|----------------|
| \$2.205 | \$10,000 Minimum dependent child coverage | | | |
| \$4.41 | \$20,000 | | | |
| \$5.512 | \$25,000 Maximum | | | |
| | 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 | 1.30 | 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 | 13.30 | 4.53 | 10.08 |
| 55-59 | 9.30 | 23.44 | 6.24 | 13.63 |
| 60-64 | 15.97 | 39.80 | 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 | 15.60 | 31.16 |
| 71 | 30.29 | 73.78 | 16.90 | 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 |