

**Faculty and Professional Support**

**RETIREES UNDER AGE 65 – MONTHLY RATES effective April 1, 2021**

Carrier	Benefit	Employee Share		Employer Share	
Manulife	Basic Life @ 50k .159/1000	\$7.95 monthly \$3.67 biweekly		\$0	
Manulife	Dependent Life flat rate	\$0.43 monthly \$0.20 biweekly		\$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	Accidental Death & Dismemberment  Terminates at age 65	50k = \$0.60  \$0.012/1000 monthly \$0.0056/1000 biweekly		\$0	
SSQ	Voluntary AD/D Under age 70	Single Family	\$0.140/10,000 \$0.240/10,000	\$0	
SSQ	Voluntary AD/D Age 70 - 74	Single Family	\$0.280/10,000 \$0.480/10,000	\$0	
MBC	Health	Single \$0.00	Family \$0.00	Single \$99.27 (45.82 bw)	Family \$255.94 (118.13 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 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