

THE FREE METHODIST CHURCH IN CANADA
GROUP BENEFITS WITH
DESJARDINS INSURANCE COMPANY Policy Number 542352
 (Effective October 1, 2025)

Monthly Premium Rates

for Ontario Employees
 (The amount below include 8% PST)

Employee	Life	Dental	Major Medical	Employee Total	Health SpA	Employer Total	Grand Total	Life Taxable Benefit
Single to 64	20.66	23.88	82.92	127.46	37.14	164.60	292.08	20.66
Single 65-69	10.34	23.88	82.92	117.14	37.14	154.28	271.42	10.34
Single Retiree	11.02	0.00	0.00	11.02	0.00	0.00	11.02	0.00
Single Parent to 64	20.66	35.82	124.38	180.86	37.14	218.00	398.86	20.66
Couple to 64	26.04	47.74	165.86	239.64	37.14	276.78	516.42	26.04
Married to 64	26.04	62.16	190.58	278.78	37.14	315.92	594.70	26.04
Married 65-69	15.70	62.16	190.58	268.44	37.14	305.58	574.02	15.70
Retiree & Spouse	21.76	0.00	0.00	21.76	0.00	0.00	21.76	0.00

Optional Life Insurance (Premium rates per \$10,000)

Age Bank	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
20-29	0.50	0.77	0.36	0.54
30-34	0.54	0.86	0.41	0.63
35-39	0.63	1.08	0.45	0.81
40-44	0.99	1.80	0.68	1.22
45-49	1.71	3.15	1.08	2.03
50-54	2.88	5.18	1.80	3.15
55-59	4.86	8.55	2.88	4.82
60-64	7.47	12.38	4.32	6.66

Long Term Disability

Long Term Disability (LTD) coverage is calculated on gross monthly salary. Gross salary is regular salary plus housing allowance. Round up salary to an even dollar amount.

Coverage =	66.7% of the first	2,250.00	=	1,500.75
	50% of the next	3,500.00	=	1,750.00
	44% of the balance to	1,702.84	=	749.25
	Maximum	<u>7,452.84</u>		<u>4,000.00</u>

Premium = \$2.603 per \$100 of coverage plus 8% PST for Ontario residents and 7% PST for Manitoba residents. Employees pay 100% so that any benefits received are non-taxable to the employees.

**for Employees in Quebec, Manitoba, Saskatchewan
 Alberta and British Columbia**

Employee	Life (1)	Dental	Major Medical	Employee Total	Health SpA	Employer Total	Grand Total	Life Taxable Benefit (1)
Single to 64	19.14	22.12	76.78	118.04	37.14	155.18	273.22	19.14
Single 65-69	9.58	22.12	76.78	108.48	37.14	145.62	254.10	9.57
Single Retiree	10.20	0.00	0.00	10.20	0.00	0.00	10.20	0.00
Single Parent to 64	19.14	33.18	115.18	167.50	37.14	204.64	372.14	19.14
Couple to 64	24.12	44.20	153.58	221.90	37.14	259.04	480.94	24.12
Married to 64	24.12	57.56	176.46	258.14	37.14	295.28	553.42	24.12
Married 65-69	14.54	57.56	176.46	248.56	37.14	285.70	534.26	14.54
Retiree & Spouse	20.16	0.00	0.00	20.16	0.00	0.00	20.16	0.00

(1) Manitoba employees : add 7% provincial tax to these rates.

Age Bank	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
20-29	0.46	0.71	0.33	0.50
30-34	0.50	0.80	0.38	0.58
35-39	0.58	1.00	0.42	0.75
40-44	0.92	1.67	0.63	1.13
45-49	1.58	2.92	1.00	1.88
50-54	2.67	4.80	1.67	2.92
55-59	4.50	7.92	2.67	4.46
60-64	6.92	11.46	4.00	6.17

Notes:

Quebec employees - 9% tax on Ontario rate. (multiply Ontario rate by 1.09)