

Haldimand County

July 1, 2023 Renewal Rate Illustration
Sun Life Policy #22487

Benefit	Div.	Description	Volume / Lives		Current Rates		Proposed July 1, 2023 Renewal Rates		% Change	Negotiated July 1, 2023 Renewal Rates		% Change	July 2023 Rates with RST	
					Rates	Premium	Rates	Premium		Rates	Premium		Rates	Premium
Employee Basic Life (Sun Life)														
101		Non Union Active	\$23,430,000	129	\$0.310	\$7,263	\$0.360	\$8,435		\$0.338	\$7,917		\$0.365	\$8,550
102		CUPE Local 4700	\$19,186,000	157	\$0.310	\$5,948	\$0.360	\$6,907		\$0.338	\$6,483		\$0.365	\$7,002
103		Elected Officials	\$841,000	7	\$0.310	\$261	\$0.360	\$303		\$0.338	\$284		\$0.365	\$307
104		RNs @ Grandview	\$437,000	3	\$0.310	\$135	\$0.360	\$157		\$0.338	\$148		\$0.365	\$159
105		Service Workers (UFCW) @ Grandview	\$4,898,000	58	\$0.310	\$1,518	\$0.360	\$1,763		\$0.338	\$1,655		\$0.365	\$1,787
106		OPSEU Local 2102 (Paramedics)	\$6,161,000	36	\$0.138	\$850	\$0.160	\$986		\$0.150	\$927		\$0.162	\$1,001
110		Volunteer Firefighters	\$8,120,000	232	\$0.229	\$1,859	\$0.266	\$2,160		\$0.250	\$2,027		\$0.270	\$2,189
111		Non Union Retirees	\$5,183,000	25	\$0.310	\$1,607	\$0.360	\$1,866		\$0.338	\$1,751		\$0.365	\$1,891
112		CUPE Local 4700 Retirees	\$1,793,000	16	\$0.310	\$556	\$0.360	\$645		\$0.338	\$606		\$0.365	\$654
Subtotal Life			\$70,049,000	663	\$0.285	\$19,998		\$23,222	16.1%	\$0.311	\$21,798	9.0%	\$0.336	\$23,541
Long Term Disability (Sun Life)														
101		Non Union Active	\$561,358	126	\$4.520	\$25,373	\$6.283	\$35,270		\$5.42	\$30,448		\$5.858	\$32,884
102		CUPE Local 4700	\$277,119	154	\$3.920	\$10,863	\$5.449	\$15,100		\$4.70	\$13,036		\$5.080	\$14,079
104		RNs @ Grandview	\$8,254	2	\$4.640	\$383	\$6.450	\$532		\$5.57	\$460		\$6.013	\$496
105		Service Workers (UFCW) @ Grandview	\$116,000	58	\$4.210	\$4,884	\$5.852	\$6,788		\$5.05	\$5,860		\$5.456	\$6,329
106		OPSEU Local 2102 (Paramedics)	\$178,988	36	\$4.260	\$7,625	\$5.921	\$10,598		\$5.11	\$9,150		\$5.521	\$9,882
Subtotal LTD			\$1,141,719	376	\$4.303	\$49,128	\$5.981	\$68,289	39.0%	\$5.164	\$58,954	20.0%	\$5.577	\$63,670
Extended Health Care (Sun Life)														
101		Non Union Active	26	S	\$134.86	\$3,506	\$141.60	\$3,682		\$134.86	\$3,506		\$145.65	\$3,787
111		Non Union Retirees	133	F	\$342.76	\$45,587	\$359.90	\$47,867		\$342.76	\$45,587		\$370.18	\$49,234
103		Elected Officials												
01D		Closed Class for Contract Employees												
102		CUPE Local 4700	38	S	\$126.18	\$4,795	\$132.49	\$5,035		\$126.18	\$4,795		\$136.27	\$5,178
112		CUPE Local 4700 Retirees	135	F	\$319.10	\$43,079	\$335.06	\$45,233		\$319.10	\$43,079		\$344.63	\$46,525
SUR		CUPE Local 4700 Survivors												
104		RNs @ Grandview	1	S	\$121.00	\$121	\$127.05	\$127		\$121.00	\$121		\$130.68	\$131
117		RNs @ Grandview-Retirees	2	F	\$310.88	\$622	\$326.42	\$653		\$310.88	\$622		\$335.75	\$672
105		Service Workers (UFCW) @ Grandview	14	S	\$123.06	\$1,723	\$129.21	\$1,809		\$123.06	\$1,723		\$132.90	\$1,861
			43	F	\$304.55	\$13,096	\$319.78	\$13,751		\$304.55	\$13,096		\$328.91	\$14,143
106		OPSEU Local 2102 (Paramedics)	7	S	\$149.66	\$1,048	\$157.14	\$1,100		\$149.66	\$1,048		\$161.63	\$1,131
116		Retired OPSEU Local 2102 (Paramedics)	30	F	\$382.75	\$11,483	\$401.89	\$12,057		\$382.75	\$11,483		\$413.37	\$12,401
Subtotal EHC			429			\$125,058		\$131,312			\$125,058	0.0%		\$135,063

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					Rates	Premium	Rates	Premium		Rates	Premium		Rates	Premium
Dental Care (Sun Life)														
	101	Non Union Active	21	S	\$60.39	\$1,268	\$71.26	\$1,496		\$71.26	\$1,496		\$76.96	\$1,616
	01C	Contract Employees	106	F	\$130.36	\$13,818	\$153.82	\$16,305		\$153.82	\$16,305		\$166.13	\$17,610
	01D	Closed Class for Contract Employees												
	102	CUPE Local 4700	35	S	\$57.58	\$2,015	\$67.94	\$2,378		\$67.94	\$2,378		\$73.38	\$2,568
			122	F	\$124.41	\$15,178	\$146.80	\$17,910		\$146.80	\$17,910		\$158.55	\$19,343
	103	Elected Officials	1	S	\$59.79	\$60	\$70.55	\$71		\$70.55	\$71		\$76.20	\$76
			6	F	\$129.25	\$776	\$152.52	\$915		\$152.52	\$915		\$164.72	\$988
	104	RNs @ Grandview	1	S	\$45.59	\$46	\$53.80	\$54		\$53.80	\$54		\$58.10	\$58
	117	RNs @ Grandview-Retirees	2	F	\$98.25	\$197	\$115.94	\$232		\$115.94	\$232		\$125.21	\$250
	105	Service Workers (UFCW) @ Grandview	15	S	\$55.20	\$828	\$65.14	\$977		\$65.14	\$977		\$70.35	\$1,055
			41	F	\$119.09	\$4,883	\$140.53	\$5,762		\$140.53	\$5,762		\$151.77	\$6,223
	106	OPSEU Local 2102 (Paramedics)	7	S	\$66.40	\$465	\$78.35	\$548		\$78.35	\$548		\$84.62	\$592
	116	Retired OPSEU Local 2102 (Paramedics)	30	F	\$142.29	\$4,269	\$167.90	\$5,037		\$167.90	\$5,037		\$181.33	\$5,440
	111	Non Union Retirees	4	S	\$53.44	\$214	\$63.06	\$252		\$63.06	\$252		\$68.10	\$272
			21	F	\$115.36	\$2,423	\$136.12	\$2,859		\$136.12	\$2,859		\$147.01	\$3,087
	112	CUPE Local 4700 Retirees	3	S	\$52.83	\$158	\$62.34	\$187		\$62.34	\$187		\$67.33	\$202
	SUR	CUPE Local 4700 Survivors	13	F	\$114.12	\$1,484	\$134.66	\$1,751		\$134.66	\$1,751		\$145.43	\$1,891
		Subtotal Dental	428			\$48,080		\$56,733	18.0%		\$56,734	18.0%		\$61,273
Monthly Combined Premium						\$242,263		\$279,556			\$262,543			\$283,547
Difference from Current								\$37,293	15.4%		\$20,280	8.4%		\$41,283
Annual Pooled Premium (Life & LTD)						\$829,508		\$1,098,133			\$969,013			\$1,046,534
Difference from Current								\$268,625	32.4%		\$139,505	16.8%		\$1,046,534
Annual Refund Premium (EHC & Dental)						\$2,077,653		\$2,256,539			\$2,181,505			\$2,356,025
Difference from Current								\$178,886	8.6%		\$103,852	5.0%		\$2,356,025
Annual Combined Premium						\$2,907,162		\$3,354,672			\$3,150,518			\$3,402,560
Difference								\$447,510	15.4%		\$243,357	8.4%		\$3,402,560

Notes:

1. Rates and premiums exclude applicable RST.
2. Lives & volumes taken from January 2023 Sun Life Bill.

Benefit	Volume / Lives	Current Rates		March 1, 2023 Renewal		March 2023 Rates with RST	
		Rates	Premium	Rates	Premium		
AD&D (iA - Self Administered, Renewed March 1, 2023)							
	70,049,000	\$0.017	\$1,191	\$0.017	\$1,191	\$0.018	\$1,286
Annual Premium			\$14,290		\$14,290		\$15,433