

Haldimand County - 2025 Renewal Rates

Rate Illustration

RATES NET OF TAX

Benefit	Division	Group	Lives / Volume	Current Rates		Negotiated January 1, 2025 Renewal Rates				
				Rate net of tax	Monthly Deposit	Rate net of tax	Monthly Deposit	% change		
Employee Life	101	Non Union Employees	28,140,000	0.270	\$7,598	0.273	\$7,682			
	102, 103, 104, 105, 111, 112	CUPE Local 4700 (Active & Retirees), Elected Officials, RN's at Grandview, Non Union Retirees, Service Workers at Grandview	33,159,000	0.270	\$8,953	0.270	\$8,953			
	106, 119	Paramedics (Active & Retirees)	7,825,000	0.120	\$939	0.120	\$939			
	110	Haldimand County Volunteer Firefighters	8,750,000	0.199	\$1,741	0.199	\$1,741			
	117	Early Retirees of RN's at Grandview	-	0.334	\$0	0.334	\$0			
			Subtotal	77,874,000	0.247	\$19,231	0.248	\$19,315	0.4%	
Long Term Disability	101		634,091	3.571	\$22,643	3.571	\$22,643			
	102		284,400	3.097	\$8,808	3.747	\$10,656			
	104		12,833	3.666	\$470	3.666	\$470			
	105		120,000	3.326	\$3,991	3.326	\$3,991			
	106, 119		205,000	3.365	\$6,898	3.365	\$6,898			
			Subtotal	1,256,324	3.408	\$42,811	3.555	\$44,660	4.3%	
EHC	101, 111, 103	Non Union (Active & Retirees), Elected Officials	33	140.86	\$4,648	142.27	\$4,695			
			147	358.01	\$52,627	361.59	\$53,154			
	102, 112	CUPE Local 4700 (Active & Retirees)	43	132.43	\$5,694	133.75	\$5,751			
			139	334.92	\$46,554	338.27	\$47,019			
	104, 117	RN's at Grandview (Active & Retirees)	0	123.42	\$0	124.65	\$0			
			2	317.10	\$634	320.27	\$641			
	105, 113	Service Workers (UFCW) at Grandview (Active & Retirees)	12	125.52	\$1,506	126.78	\$1,521			
			46	310.64	\$14,289	313.75	\$14,432			
	106, 116	Paramedics (Active & Retirees)	8	152.65	\$1,221	154.18	\$1,233			
			36	390.41	\$14,055	394.31	\$14,195			
			Subtotal	466		\$141,230		\$142,642	1.0%	
	Dental Care	101	Non Union Active	27	81.95	\$2,213	89.33	\$2,412		
			120	176.89	\$21,227	192.81	\$23,137			
102		CUPE Local 4700 Active	40	78.13	\$3,125	85.16	\$3,406			
			128	168.82	\$21,609	184.01	\$23,554			
103		Elected Officials	2	81.13	\$162	88.43	\$177			
			5	175.40	\$877	191.19	\$956			
104, 117		RN's at Grandview (Active & Retirees)	0	61.87	\$0	67.44	\$0			
			2	133.33	\$267	145.33	\$291			
105		Service Workers (UFCW) at Grandview Active	13	74.91	\$974	81.65	\$1,061			
			42	161.61	\$6,788	176.15	\$7,399			
106, 116		Paramedics (Active & Retirees)	8	90.10	\$721	98.21	\$786			
			36	193.09	\$6,951	210.47	\$7,577			
111	Non Union Retirees	4	72.52	\$290	79.05	\$316				
		22	156.54	\$3,444	170.63	\$3,754				
112	CUPE Local 4700 Retirees	3	71.69	\$215	78.14	\$234				
		11	154.86	\$1,703	168.80	\$1,857				
		Subtotal	463		\$70,566		\$76,916	9.0%		
Combined Annual Life & LTD Premium							\$744,506		\$767,702	
\$ Difference from Current									23,196	3.1%
Combined Annual EHC/DENT Deposits							\$2,541,547		\$2,634,705	
\$ Difference from Current									\$93,158	3.7%
Total Combined Annual Deposits							\$3,286,053		\$3,402,407	
\$ Difference from Current									116,355	3.5%

Note - Above does not include Retail Sales Tax

