

## 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	
		<b>Subtotal</b>	<b>77,874,000</b>	<b>0.247</b>	<b>\$19,231</b>	<b>0.248</b>	<b>\$19,315</b>	<b>0.4%</b>
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	
		<b>Subtotal</b>	<b>1,256,324</b>	<b>3.408</b>	<b>\$42,811</b>	<b>3.555</b>	<b>\$44,660</b>	<b>4.3%</b>
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	
		<b>Subtotal</b>	<b>466</b>		<b>\$141,230</b>		<b>\$142,642</b>	<b>1.0%</b>
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	
		<b>Subtotal</b>	<b>463</b>		<b>\$70,566</b>		<b>\$76,916</b>	<b>9.0%</b>
Combined Annual Life & LTD Premium					<b>\$744,506</b>		<b>\$767,702</b>	
\$ Difference from Current							23,196	3.1%
Combined Annual EHC/DENT Deposits					<b>\$2,541,547</b>		<b>\$2,634,705</b>	
\$ Difference from Current							\$93,158	3.7%
Total Combined Annual Deposits					<b>\$3,286,053</b>		<b>\$3,402,407</b>	
\$ Difference from Current							116,355	3.5%

Note - Above does not include Retail Sales Tax