

**City of Edmonton  
Statutory Benefit Plan Contribution Rates and Employee Benefit Plan Premiums  
CSU 52 Employees**

Major Medical Plan			
Cost Sharing Arrangement (% Employee - % Employer)	Coverage	Employee Premium (Bi-weekly)	Employer Premium (Bi-weekly)
30-70	Single	\$10.53	\$24.57
30-70	Family	\$21.06	\$49.14
Dental Plan			
Cost Sharing Arrangement (% Employee - % Employer)	Coverage	Employee Premium (Bi-weekly)	Employer Premium (Bi-weekly)
35-65	Single	\$10.06	\$18.68
35-65	Family	\$25.14	\$46.69
Short-Term Disability Plan			
Cost Sharing Arrangement	Current Premium Rate		
100% ER	0.00%		
Long-Term Disability Plan			
Cost Sharing Arrangement		Current Premium Rate (Bi-Weekly)	
100% EE		1.91%	
Group Life Insurance Plan			
Cost Sharing Arrangement (% Employee - % Employer)	Employee Premium (Bi-weekly)		Employer Premium (Bi-weekly)
50-50	\$0.025		\$0.025
Dependent Group Life Insurance			
Cost Sharing Arrangement	Employee Premium (Bi-weekly)		Employer Premium (Bi-weekly)
100% EE	\$1.00		N/A

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Optional Group Life Insurance Rates per \$1000 (Bi-weekly)					
Age	Cost Sharing Arrangement	Male		Female	
		Smoker	Non- Smoker	Smoker	Non-Smoker
< 35	100% EE	\$0.046	\$0.023	\$0.028	\$0.018
35-39	100% EE	\$0.055	\$0.028	\$0.046	\$0.023
40-44	100% EE	\$0.092	\$0.041	\$0.064	\$0.041
45-49	100% EE	\$0.170	\$0.083	\$0.120	\$0.074
50-54	100% EE	\$0.299	\$0.147	\$0.198	\$0.120
55-59	100% EE	\$0.506	\$0.271	\$0.299	\$0.193
60-65	100% EE	\$0.694	\$0.395	\$0.386	\$0.257
Local Authorities Pension Plans (LAPP)					
Employee Contribution Rate		10.39% on pensionable earnings up to YMPE			
		14.84% on pensionable earnings above YMPE			
Employer Contribution Rate		11.39% on pensionable earnings up to YMPE			
		15.84% on pensionable earnings above YMPE			
Notes:					
<ul style="list-style-type: none"><li>The <b>YMPE</b> (Year's Maximum Pensionable Earnings) for 2016 is \$54,900.00.</li><li>Revenue Canada has established a maximum lifetime annual pension benefit payable for each year of credited service occurring after 1991. A member's salary is capped so that the maximum benefit limit is not exceeded. For service after 1991, salaries used to calculate the member's highest average salary are limited to the salary cap, which applied in the year the salary was earned. The cap for 2016 is \$160,970.</li></ul>					
Canada Pension Plan					
Year's Maximum Pensionable Earnings (YMPE)		\$54,900.00			
Year's Basic Exemption		\$3,500.00			
Maximum earnings on which contributions are based		\$51,400.00			
Employee/Employer Contribution Rate		4.95%			
Maximum Employee Contribution		\$2,544.30			
Maximum Employer Contribution		\$2,544.30			
Employment Insurance					
Maximum Insurable Earnings		\$50,800.00			
Employee Contribution Rate		1.88%			
Employer Contribution Rate		2.632%			
Annual Maximum Employee Premium		\$955.04			
Annual Maximum Employer Premium		\$1,337.06			
Notes:					
<ul style="list-style-type: none"><li>Section 69 of the Employment Insurance Act provides for a premium reduction for employers who provide certain types of benefit programs (e.g. short-term disability and supplemental income plans).</li><li>For 2016, the City will receive a premium reduction of .181 times the employee premium. As a result, the CRA required City's remittance rate will be 2.292%. Departments are charged according to the full rate (2.632%) rather than the reduced rate. The required Employee 5/12ths portion of the savings to fund the SIR Plan and the balance remaining to be used to offset potential rate increases in the Long Term Disability Plan; the Employer 7/12ths portion is transferred to Corporate Programs..</li></ul>					

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**BUILDING A GREAT CITY**

