City of Edmonton

Edmonton

# ATU 569 (Main) Employees

## Statutory Benefits and City Benefits Contribution Rates

| Major Medical Plan (Bi-weekly Premiums) | | | |
|---|---|---|---|
| Cost Sharing - EE/ER | Coverage | Employee Premium | Employer Premium |
| 25-75 | Single | $9.13 | $27.39 |
| 25-75 | Family | $18.25 | $54.75 |
| **Dental Plan (Bi-weekly Premiums)** | | | |
| Cost Sharing - EE/ER | Coverage | Employee Premium | Employer Premium |
| 30-70 | Single | $11.11 | $25.90 |
| 30-70 | Family | $27.60 | $64.40 |
| **Short-Term Disability** | | | |
| Cost Sharing | | Current Premium Rate (Biweekly) | |
| 100% Employer | | 0.00% | |
| **Long-Term Disability** | | | |
| Cost Sharing | | Current Premium Rate (Biweekly) | |
| 100% Employee | | 2.25% | |

| Group Life Insurance rate per $1,000 (Bi-weekly) | | |
|---|---|---|
| Cost Sharing - % EE - % ER | Employee Premium | Employer Premium |
| 50-50 | $0.090 | $0.090 |
| **Dependent Life Insurance (Bi-weekly)** | | |
| Cost Sharing - % EE - % ER | Employee Premium | Employer Premium |
| 100% EE | $0.75 | N/A |

| Optional Group Life Insurance Rates per $1,000 Biweekly (100% EE) | | | | |
|---|---|---|---|---|
| Age | Male | | Female | |
| | Smoker | Non-Smoker | Smoker | Non-Smoker |
| <35 | $0.046 | $0.023 | $0.028 | $0.018 |
| 35-39 | $0.055 | $0.028 | $0.046 | $0.023 |
| 40-44 | $0.092 | $0.041 | $0.064 | $0.041 |
| 45-49 | $0.170 | $0.083 | $0.120 | $0.074 |
| 50-54 | $0.299 | $0.147 | $0.198 | $0.120 |
| 55-59 | $0.506 | $0.271 | $0.299 | $0.193 |
| 60-65 | $0.694 | $0.395 | $0.386 | $0.257 |

| Local Authorities Pension Plan (LAPP) | |
|---|---|
| Employee Contribution Rate | 10.39% on pensionable earnings up to the YMPE |
| | 14.84% on pensionable earnings over the YMPE |
| Employer Contribution Rate | 11.39% on pensionable earnings up to the YMPE |
| | 15.84% on pensionable earnings over the YMPE |

**Notes:**

- **The YMPE (Years Maximum Pensionable Earnings) for 2017 is $55,300.00**
- **Revenue Canada has established a maximum lifetime annual pension benefit payable each year of credited service after 1991. A member's salary is capped so that the maximum benefit limit is not exceeded. For service after 1991, salaries used to calcula the member's highest average salary are limited to the salary cap, which applied in th year the salary was earned. The cap for 2017 is $162,312.**

| Canada Pension Plan | |
|---|---|
| $55,300.00 | Year's Maximum Pensionable Earnings (YMPE) |
| $3,500.00 | Basic Year's Exemption |
| $51,800.00 | Maximum Earnings that contributions are based |
| 4.95% | Employee/Employer Contribution Rate |
| $2,564.10 | Maximum Employee Contribution |
| $2,564.10 | Maximum Employer Contribution |

| Employment Insurance | |
|---|---|
| $51,300.00 | Maximum Insurable Earnings |
| 1.63% | Employee Contribution Rate |
| 2.282% | Employer Contribution Rate |
| $836.19 | Annual Maximum Employee Premium |
| $1,170.67 | Annual Maximum Employer Premium |

**Notes:**

- **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 ar supplemental income plans)**
- **For 2017, the City will receive a premium reduction of .183 times the employee premi**
- **As a result, the CRA required City's remittance rate will be 1.984%. Departments are charged according to the full rate (2.282%) rather than the reduced rate. The required employee 5/12ths portion of the savings to fund the SIR Plan and the balance remainir be used to offset potential rate increases in the Long Term Disability Plan; the employ 7/12ths portion is transferred to corporate programs.**