

Employee Benefit Plans

Premium Rate Changes

Employee Benefit Plan Premium Rates

Some employees will see changes to the premiums deducted from their July 21, 2026 pay advice for some of the employee benefit plans. These changes arise from the 2025 financial review of the plans. Generally, an increase in the premium rate is necessary when the past experience of the plan shows that the amount of premiums is not sufficient to cover claims and expenses. Premium decreases occur when the experience of the plan shows that historically premiums exceed the claims and expenses. Different premium rates apply to each of the employee groups. The claims and expenses that employees (and their dependents) incur are charged only to their own group's benefit plans and the premium rates charged directly reflect that experience. The new premium rates will come into effect **June 28, 2026** and are summarized below.

Major Medical Plan Premiums

ATU	Current Rates		New Rates	
	Single	Dependent	Single	Dependent
Employee Bi-weekly Premium	\$14.00	\$27.98	\$14.70	\$29.38
Employer Bi-weekly Premium	\$42.18	\$83.95	\$44.29	\$88.15
CUPE	Current Rates		New Rates	
	Single	Dependent	Single	Dependent
Employee Bi-weekly Premium	\$15.46	\$30.89	\$15.46	\$30.89
Employer Bi-weekly Premium	\$36.07	\$72.04	\$36.07	\$72.04
IBEW	Current Rates		New Rates	
	Single	Dependent	Single	Dependent
Employee Bi-weekly Premium	\$39.90	\$84.83	\$39.90	\$84.83

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Employer Bi-weekly Premium	\$36.07	\$72.04	\$36.07	\$72.04
CSU52/OOS	Current Rates		New Rates	
	Single	Dependent	Single	Dependent
Employee Bi-weekly Premium	\$20.83	\$41.60	\$22.91	\$45.76
Employer Bi-weekly Premium	\$48.58	\$97.01	\$53.44	\$106.71
EFFU	Current Rates		New Rates	
	Single	Dependent	Single	Dependent
Employee Bi-weekly Premium	\$18.01	\$36.17	\$20.71	\$41.60
Employer Bi-weekly Premium	\$42.23	\$84.41	\$48.56	\$97.07
EPA/SOA	Current Rates		New Rates	
	Single	Dependent	Single	Dependent
Employee Bi-weekly Premium	\$24.91	\$49.80	\$24.91	\$49.80
Employer Bi-weekly Premium	\$58.14	\$116.21	\$58.14	\$116.21
MGMT	Current Rates		New Rates	
	Single	Dependent	Single	Dependent
Employee Bi-weekly Premium	\$24.22	\$48.41	\$24.22	\$48.41
Employer Bi-weekly Premium	\$56.53	\$112.96	\$56.53	\$112.96

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Dental Plan Premiums

ATU	Current Rates		New Rates	
	Single	Dependent	Single	Dependent
Employee Bi-weekly Premium	\$11.78	\$29.26	\$11.78	\$29.26
Employer Bi-weekly Premium	\$27.46	\$68.27	\$27.46	\$68.27
CUPE/IBEW	Current Rates		New Rates	
	Single	Dependent	Single	Dependent
Employee Bi-weekly Premium	\$15.33	\$38.35	\$15.33	\$38.35
Employer Bi-weekly Premium	\$28.50	\$71.20	\$28.50	\$71.20
CSU52/OOS	Current Rates		New Rates	
	Single	Dependent	Single	Dependent
Employee Bi-weekly Premium	\$15.18	\$37.92	\$15.18	\$37.92
Employer Bi-weekly Premium	\$28.18	\$70.40	\$28.18	\$70.40
EFFU	Current Rates		New Rates	
	Single	Dependent	Single	Dependent
Employee Bi-weekly Premium	\$13.45	\$33.61	\$13.45	\$33.61
Employer Bi-Weekly Premium	\$24.98	\$62.45	\$24.98	\$62.45

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EPA/SOA	Current Rates		New Rates	
	Single	Dependent	Single	Dependent
Employee Bi-weekly Premium	\$11.11	\$28.00	\$11.11	\$28.00
Employer Bi-weekly Premium	\$25.94	\$65.33	\$25.94	\$65.33
MGMT	Current Rates		New Rates	
	Single	Dependent	Single	Dependent
Employee Bi-weekly Premium	\$14.71	\$36.78	\$16.18	\$40.46
Employer Bi-weekly Premium	\$27.35	\$68.31	\$30.09	\$75.14

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Group Life and Dependent Life Insurance Premiums

Group Life

ATU	Current Rates		New Rates	
	Employee (50%)	Employer (50%)	Employee (50%)	Employer (50%)
	0.043	0.043	0.043	0.043

CUPE/ IBEW	Current Rates		New Rates	
	Employee (50%)	Employer (50%)	Employee (50%)	Employer (50%)
	0.039	0.039	0.039	0.039

CSU/OOS	Current Rates		New Rates	
	Employee (50%)	Employer (50%)	Employee (50%)	Employer (50%)
	0.018	0.018	0.021	0.021

EFFU	Current Rates		New Rates	
	Employee (50%)	Employer (50%)	Employee (50%)	Employer (50%)
	0.012	0.012	0.013	0.013

EPA/SOA	Current Rates		New Rates	
	Employee (50%)	Employer (50%)	Employee (50%)	Employer (50%)
	0.012	0.012	0.012	0.012

MGMT	Current Rates		New Rates	
	Employee (50%)	Employer (50%)	Employee (50%)	Employer (50%)
	0.0025	0.0025	0.004	0.004

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Dependent Life

ATU	Current Rates	New Rates
	Employee	Employee
	\$1.29	\$1.29

CUPE	Current Rates	New Rates
	Employee	Employee
	\$0.13	\$0.13

IBEW	Current Rates	New Rates
	Employee	Employee
	\$1.50	\$1.50

CSU/OOS	Current Rates	New Rates
	Employee	Employee
	\$1.41	\$1.62

EFFU	Current Rates	New Rates
	Employee	Employee
	\$0.20	\$0.22

EPS/SOA	Current Rates	New Rates
	Employee	Employee
	\$1.00	\$1.00

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MGMT	Current Rates	New Rates
	Employee	Employee
	\$1.50	\$1.50