

Monthly Impact of Rate Changes for *Employers*

For use for budgeting purposes - majority of employees in this category

Sample Employee: Life Status: Member +2 or more
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Annual Salary	\$70,000
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Benefit	2025 Rate	2024 Rate	2025 Monthly Employer cost	2024 Monthly Employer cost
LCC Pension	6.00%	16.00%	\$350.00	\$933.33
Basic Life 3x earnings	1.5950%	1.4904%	\$93.04	\$86.94
Dependent Life	0.0888%	0.0828%	\$5.18	\$4.83
EAP	\$7.00	\$7.00	\$7.00	\$7.00
Out of Country				
Single	\$15.31	\$13.59		
Couple	\$30.62	\$27.16		
Family	\$37.72	\$33.35	\$37.72	\$33.35
Extended Health Care				
Member	\$104.28	\$92.20		
Member +1	\$208.51	\$184.36		
Member +2	\$258.20	\$227.59	\$258.20	\$227.59
Dental				
Member	\$57.97	\$55.75		
Member +1	\$115.93	\$111.48		
Member +2	\$155.88	\$149.90	\$155.88	\$149.90
Administration Fee	\$75.00	\$75.00	\$75.00	\$75.00
PRB Expense	1.25%	1.25%	\$72.92	\$72.92
Total			\$1,054.94	\$1,590.86