

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	\$75,000
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Benefit	2026 Rate	2025 Rate	2026 Monthly Employer cost	2025 Monthly Employer cost
LCC Pension	6.25%	6.00%	\$390.63	\$375.00
Basic Life 3x earnings	1.2720%	1.5950%	\$79.50	\$99.69
Dependent Life	0.0708%	0.0888%	\$4.43	\$5.55
EAP	\$7.00	\$7.00	\$7.00	\$7.00
Out of Country Single	\$15.31	\$15.31		
Couple	\$30.62	\$30.62		
Family	\$37.72	\$37.72	\$37.72	\$37.72
Extended Health Care Member	\$104.28	\$104.28		
Member +1	\$208.51	\$208.51		
Member +2	\$258.20	\$258.20	\$258.20	\$258.20
Dental Member	\$60.87	\$57.97		
Member +1	\$121.73	\$115.93		
Member +2	\$163.68	\$155.88	\$163.68	\$155.88
Administration Fee	\$75.00	\$75.00	\$75.00	\$75.00
PRB Expense	1.00%	1.25%	\$62.50	\$78.13
Total			\$1,078.65	\$1,092.16