



Plan Cost Summary - Effective January 1, 2026

(Participating employers may cover none, all or a portion of the costs for the Disability Income Plan and Basic Life Insurance. Also, insurance contributions may be pro-rated if paid on a bi-weekly or semi-monthly basis).

PLAN	Contribution Frequency	Required Member Contribution
PENSION		

Each pay period 8.3 % of pensionable earnings up to the YMPE* and 9.5 % of pensionable earnings in excess of the YMPE

*YMPE is the Year's Maximum Pensionable Earnings. For 2025, the YMPE is **\$74,600**.

DISABILITY INCOME PLAN (ceases at age 64 years and 8 months)

Each pay period 1.6 % of pensionable earnings

BASIC LIFE INSURANCE (includes Basic Accidental Death & Dismemberment)

Monthly **\$0.22** cents per \$1,000 of coverage
Rate Change Effective 1st pay period in January 2026

OPTIONAL LIFE INSURANCE (ceases at age 65)

Attained Age of Member	Contributions per \$1,000 of coverage per month	
	Smoker	Non-Smoker
Under Age 35	.09	.06
35 – 39	.12	.06
40 – 44	.17	.09
45 - 49	.30	.16
50 - 54	.50	.26
55 - 59	.86	.47
60 - 65	1.11	.65

FAMILY INSURANCE (ceases at age 65)
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Monthly **\$2.76** **Rate Change Effective 1st pay period in January 2026**

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT

Monthly Cost is based on Plan Type and Coverage Amount chosen

Coverage Amount	Employee Only Plan	Employee & Family Plan
\$25,000 Minimum	\$0.75	\$1.13
\$50,000	\$1.50	\$2.25
\$75,000	\$2.25	\$3.38
\$100,000	\$3.00	\$4.50
\$125,000	\$3.75	\$5.63
\$150,000	\$4.50	\$6.75
\$175,000	\$5.25	\$7.88
\$200,000	\$6.00	\$9.00
\$225,000	\$6.75	\$10.13
\$250,000 Maximum	\$7.50	\$11.25