

# EFFU Employees

## Statutory Benefits and City Benefits Contribution Rates

Major Medical Plan (Bi-weekly Premiums)			
Cost Sharing - EE/ER	Coverage	Employee Premium	Employer Premium
30-70	Single	\$6.34	\$14.80
30-70	Family	\$12.68	\$29.58
Dental Plan (Bi-weekly Premiums)			
Cost Sharing - EE/ER	Coverage	Employee Premium	Employer Premium
35-65	Single	\$8.21	\$15.25
35-65	Family	\$20.53	\$38.13
Short-Term Disability			
Cost Sharing		Current Premium Rate (Biweekly)	
100% Employer		0.00%	
Long-Term Disability			
Cost Sharing		Current Premium Rate (Biweekly)	
100% Employee		1.35%	

Group Life Insurance rate per \$1,000 (Bi-weekly)		
Cost Sharing - % EE - % ER	Employee Premium	Employer Premium
50-50	\$0.030	\$0.030
Dependent Life Insurance (Bi-weekly)		
Cost Sharing - % EE - % ER	Employee Premium	Employer Premium
100% EE	\$0.15	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
<b>Notes:</b> <ul style="list-style-type: none"> <li>The YMPE (Years Maximum Pensionable Earnings) for 2017 is \$55,300.00</li> <li>Revenue Canada has established a maximum lifetime annual pension benefit payable for 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 calculate the member's highest average salary are limited to the salary cap, which applied in the year the salary was earned. The cap for 2017 is \$162,312.</li> </ul>	
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
<b>Notes:</b> <ul style="list-style-type: none"> <li>• 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 and supplemental income plans)</li> <li>• For 2017, the City will receive a premium reduction of .183 times the employee premium. 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 remaining to be used to offset potential rate increases in the Long Term Disability Plan; the employer's 7/12ths portion is transferred to corporate programs.</li> </ul>	