

UBC Benefit Rate Sheet – Monthly Premiums & Contributions

	Group #	Effective Date	Provider ID*	Rate Code**	Flat Rate Table ID	Employee (EE)	U.B.C. (ER)	Total	Notes
MEDICAL SERVICES PLAN (MSP) †									
<ul style="list-style-type: none"> • CUPE 116 (2013/04/01) • CUPE 2950 • BCGEU Okanagan (excluding job sharing) • BCGEU and Non-Union Child Care • Executive Administrative (formerly Non-Union Clerical/Secretarial) • IUOE 882 (2002/01/01) • Alumni Association Clerical/Secretarial • Fac Association Executive Director • Fac Association Staff (2005/07/01) 	4081923	2017/01/01	MSP002	08 09	0120 0220	0.00 0.00	75.00 150.00	75.00 150.00	100% ER
<ul style="list-style-type: none"> • Academic Executives • Faculty • Sessional Faculty (under 50% FTE or less than 12 mos) • PDF employees & award recipients paid via UBC • Farm Workers • Techs/Res Assistants • Other Staff • TRIUMF (BA, M&P, Techs) • Paymaster Clerical/Secretarial – excluding Faculty Association and Alumni Association • M&P (2015/07/01) – excluding Excluded M&P and SUDs • Alumni Association M&P (2015/07/01) • Paymaster M&P (2015/07/01) – excluding Faculty Association 	4081923	2017/01/01	MSP003	08 09	0121 0221	75.00 150.00	0.00 0.00	75.00 150.00	100% EE
<ul style="list-style-type: none"> • CUPE 2278 • Administrative Executives • Excluded M&P • Service Unit Directors 	4081923	2017/01/01	MSP004	08 09	0174 0274	56.25 112.50	18.75 37.50	75.00 150.00	75% EE/25% ER
<ul style="list-style-type: none"> • BCGEU Okanagan Job Sharing 	4081923	2017/01/01	MSP006	08 09	0198 0298	37.50 75.00	37.50 75.00	75.00 150.00	50% EE/50% ER

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** Rate Codes indicate coverage level: 08 is coverage for one adult (with or without children); 09 is coverage for two adults (with or without children).

† Payroll deductions are taken in advance; e.g. Sept. 30 deduction is for coverage during October.

UBC Benefit Rate Sheet - Monthly Premiums & Contributions

	Group/Div #	Effective Date	Provider ID*	Rate Code**	Flat Rate Table ID	Employee (EE)	U.B.C. (ER)	Total	Notes
EXTENDED HEALTH BENEFIT PLAN (EHB) †									
Faculty (includes postdoctoral fellows – employees); Academic Executives; TRIUMF (BA)	25205/001	2014/01/01	EHB001	01	0129	0.00	52.00	52.00	100% ER
				02	0229	0.00	128.28	128.28	Vision Care included
				03	0329	0.00	128.28	128.28	(\$25 deductible)
M&P; Excluded M&P, Service Unit Directors, Administrative Executives - M&P eligible for HSA	25205/002	2014/01/01	EHB002	01	0130	0.00	53.84	53.84	100% ER
				02	0230	0.00	134.42	134.42	Vision Care included
				03	0330	0.00	134.42	134.42	(\$25 deductible)
Alumni Association M&P; TRIUMF M&P; Paymaster M&P (excluding Faculty Association) - M&P ineligible for HSA	25205/011	2014/01/01	EHB013	01	0196	0.00	49.48	49.48	100% ER
				02	0296	0.00	123.48	123.48	Vision Care included
				03	0396	0.00	123.48	123.48	(\$25 deductible)
CUPE 2278	25205/005	2014/01/01	EHB003	01	0131	0.00	65.04	65.04	100% ER
				02	0231	0.00	165.96	165.96	Vision Care included
				03	0331	0.00	165.96	165.96	(\$25 deductible)
CUPE 2950	25205/003	2014/01/01	EHB004	01	0132	0.00	55.36	55.36	100% ER
				02	0232	0.00	139.42	139.42	Vision Care included
				03	0332	0.00	139.42	139.42	(per prescription deductible)
Techs/Res Assts; Executive Administrative (formerly Non-Union Clerical/Secretarial); Farm Workers; Other Staff; TRIUMF (Techs); Alumni Association Cler/Sec Staff; Fac Association Executive Director; Fac Association Staff; Paymaster Clerical/Secretarial	25205/008	2014/01/01	EHB005	01	0133	0.00	47.62	47.62	100% ER
				02	0233	0.00	113.40	113.40	Vision Care included
				03	0333	0.00	113.40	113.40	(\$25 deductible)
CUPE 116	25205/004	2014/01/01	EHB006	01	0134	0.00	51.38	51.38	100% ER
				02	0234	0.00	131.34	131.34	Vision Care included
				03	0334	0.00	131.34	131.34	(\$25 deductible)
Sessional Faculty (less than 50% or less than 4 months)	25205/001	2014/01/01	EHB008	01	0172	26.00	26.00	52.00	50% EE / 50% ER
				02	0272	64.14	64.14	128.28	Vision Care included
				03	0372	64.14	64.14	128.28	(\$25 deductible)
IUOE 882	25205/006	2014/01/01	EHB009	01	0176	0.00	53.12	53.12	100% ER
				02	0276	0.00	132.58	132.58	Vision Care included
				03	0376	0.00	132.58	132.58	(\$25 deductible)
BCGEU and Non-union Child Care	25205/007	2014/01/01	EHB010	01	0187	0.00	56.92	56.92	100% ER
				02	0287	0.00	143.66	143.66	Vision Care included
				03	0387	0.00	143.66	143.66	(\$25 deductible)
BCGEU Okanagan (excluding job sharing)	25205/009	2014/01/01	EHB011	01	0118	0.00	33.44	33.44	100% ER
				02	0218	0.00	111.66	111.66	Vision Care included
				03	0318	0.00	111.66	111.66	(\$25 deductible)

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EXTENDED HEALTH BENEFIT PLAN (EHB) †									
BCGEU Okanagan Job Sharing	25205/009	2016/02/01	EHB014	01	0199	16.72	16.72	33.14	50% EE / 50% ER Vision Care included (\$25 deductible)
				02	0299	55.83	55.83	111.66	
				03	0399	55.83	55.83	111.66	
Faculty (postdoctoral fellows – award recipients regardless of funding source) – effective 2010/04/01 for those paid through UBC and effective 2011/09/01 for those who are funded from a source external to UBC	25205/001	2014/01/01	EHB012	01	0194	0.00	52.00	53.84	100% ER Vision Care included (\$25 deductible)
				02	0294	0.00	128.28	128.28	
				03	0394	0.00	128.28	128.28	

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DENTAL PLAN (DEN)†										
CUPE 2950	25205/003	2013/01/01	DEN002	01	0147	0.00	59.20	59.20	100% ER	Plan A & B - 100% Plan C - 70% Plan D- 65%
				02	0247	0.00	108.72	108.72		
				03	0347	0.00	191.54	191.54		
M&P; Administrative Executives; Alumni Association M&P; TRIUMF M&P; Paymaster M&P (excluding Faculty Association)	25205/002	2013/01/01	DEN003	01	0148	0.00	49.56	49.56	100% ER	Plan A & B - 100% Plan C - 70% Plan D- 65%%
				02	0248	0.00	94.40	94.40		
				03	0348	0.00	166.48	166.48		
Faculty (includes postdoctoral fellows – employees); Academic Executives; TRIUMF (BA)	25205/001	2013/01/01	DEN004	01	0149	0.00	55.10	55.10	100% ER	Plan A & B - 100% Plan C - 70% Plan D - 65%
				02	0249	0.00	104.50	104.50		
				03	0349	0.00	174.20	174.20		
CUPE 116	25205/004	2013/01/01	DEN005	01	0150	0.00	55.56	55.56	100% ER	Plan A & B - 100% Plan C - 70% Plan A, B, & C Max: \$3,000/yr Plan D- 65%
				02	0250	0.00	105.78	105.78		
				03	0350	0.00	178.22	178.22		
Techs/Res Assts; Executive Administrative (formerly Non-Union Clerical/Secretarial); Farm Workers; Other Staff; TRIUMF (Techs); Alumni Association Cler/Sec Staff; Fac Association Executive Director; Fac Association Staff; Paymaster Clerical/Secretarial	25205/008	2013/01/01	DEN006	01	0151	0.00	57.00	57.00	100% ER	Plan A & B - 100% Plan C - 70% Plan D- 65%%
				02	0251	0.00	108.34	108.34		
				03	0351	0.00	186.84	186.84		
CUPE 2278	25205/005	2013/01/01	DEN007	01	0152	0.00	50.28	50.28	100% ER	Plan A & B - 100% Plan C - 70% Plan D- 65%
				02	0252	0.00	95.16	95.16		
				03	0352	0.00	156.00	156.00		
Sessional Faculty (less than 50% or less than 4 months)	25205/001	2013/01/01	DEN009	01	0173	27.55	27.55	55.10	50% EE/50% ER	Plan A & B - 100% Plan C - 70% Plan D- 65%
				02	0273	52.25	52.25	104.50		
				03	0373	87.10	87.10	174.20		
IUOE 882	25205/006	2013/01/01	DEN010	01	0179	0.00	48.36	48.36	100% ER	Plan A & B - 100% Plan C - 70% Plan D- 65%
				02	0279	0.00	91.78	91.78		
				03	0379	0.00	150.06	150.06		
BCGEU and Non-union Child Care	25205/007	2013/01/01	DEN012	01	0190	0.00	48.86	48.86	100% ER	Plan A & B - 100% Plan C - 70% Plan D- 65%
				02	0290	0.00	92.80	92.80		
				03	0390	0.00	155.92	155.92		
BCGEU Okanagan (excluding job sharing)	25205/009	2013/01/01	DEN013	01	0117	0.00	42.88	42.88	100% ER	Plan A & B - 100% Plan C - 70% Plan D- 65%
				02	0217	0.00	83.96	83.96		
				03	0317	0.00	142.76	142.76		
BCGEU Okanagan Job Sharing	25205/009	2016/02/01	DEN015	01	0101	21.44	21.44	42.88	100% ER	Plan A & B - 100% Plan C - 70% Plan D - 65%
				02	0201	41.98	41.98	83.96		
				03	0301	71.38	71.38	142.76		

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DENTAL PLAN (DEN)†											
Faculty (postdoctoral fellows – award recipients regardless of funding source) – effective 2010/04/01 for those paid through UBC and effective 2011/09/01 for those who are funded from a source external to UBC	25205/001	2013/01/01	DEN014	01	0195	0.00	\$55.10	\$55.10	100% ER	Plan A & B - 100%	
				02	0295	0.00	\$104.50	\$104.50			Plan C - 70%
				03	0395	0.00	\$174.20	\$174.20			Plan D - 65%

Plan A = Preventative Services / Plan B = Basic Restorative Services / Plan C = Major Restorative Services / Plan D = Orthodontic Services

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EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)†							
All Employees (includes postdoctoral fellows – employees and award recipients receiving earnings through UBC - effective 2010/04/01)	2000/04/01	EAP001	01	0180	1.20	2.80	4.00
			02	0280	1.20	2.80	4.00
			03	0380	1.20	2.80	4.00
Includes Union/Association President and Executive Directors							
<ul style="list-style-type: none"> ▪ BCGEU Child Care (effective 2001/01/01) ▪ BCGEU Okanagan (2005/07/01) 							
Select Paymaster employees							
<ul style="list-style-type: none"> ▪ AAPS, CUPE 2950, CUPE 116, Faculty Association office employees ▪ Centre Prevent Organ Failure (effective May 1, 2012) ▪ Alumni Association (effective May 1, 2012) 							
Excludes all other Paymaster employees not mentioned above, BCGEU Okanagan Job Sharing and postdoctoral fellows receiving funding from a source external to UBC							
BCGEU Okanagan Job Sharing	2016/02/01	EAP004	01	0102	2.60	1.40	4.00
			02	0202	2.60	1.40	4.00
			03	0302	2.60	1.40	4.00
Postdoctoral fellow award recipients receiving funding from a source external to UBC) – effective 2011/09/01)	2011/07/01	EAP003	01	0197	0.00	4.00	4.00
			02	0297	0.00	4.00	4.00
			03	0397	0.00	4.00	4.00

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INCOME REPLACEMENT PLAN (IRP) / DISABILITY BENEFIT PLAN (DBP)							
Faculty; TRIUMF (BA); Fac Assoc Exec Dir Under age 65	2017/01/01	IRP001	0001	1.176%	0.00%	1.176% (gross salary)	<u>Group 100768 – fully insured Jan. 1, 2012</u> 67% of first \$5,500 of salary plus 43% of salary over \$5,500 Maximum monthly benefit of \$30,000 Maximum COLA of 6% per year 15% of salary to Pension Plan
Academic Executives (under age 65); Administrative Executives who choose to enroll in the Faculty Pension Plan; Staff High Earners in excess of 2017 SPP Maximum Earnings of \$161,913.58 (introduced 2007/01/01)	2017/01/01	IRP002	0001	1.176%	0.00%	1.176% (gross salary)	<u>Group 100768 – fully insured Jan. 1, 2012</u> 67% of first \$5,500 of salary plus 43% of salary over \$5,500 Maximum monthly benefit of \$30,000 Maximum COLA of 6% per year 15% of salary to Pension Plan
M&P; Administrative Executives who choose to enroll in the Staff Pension Plan; Alumni Association M&P; TRIUMF M&P; Paymaster M&P (excluding Faculty Association, IC Impacts)	2017/01/01	IRP003	0004	1.039%	0.00%	1.039% (gross salary)	<u>Group 100328 – fully insured effective June 1, 2010</u> 70% of first \$1,110 of salary plus 60% of next \$1,110 plus 40% of salary over \$2,220 No maximum benefit, Maximum COLA of 6% per year
CUPE 2278; Fac Association Staff (2000/01/01 – No Pens contr)	2017/01/01	IRP004	0007	1.039%	0.00%	1.039% (gross salary)	<u>Group 100328 – fully insured effective Dec. 1, 2010</u> 70% of first \$1,110 of salary plus 60% of next \$1,110 plus 40% of salary over \$2,220 No maximum benefit, Maximum COLA of 6% per year
Techs/Res Assts; Executive Administrative (formerly Non-Union Clerical/Secretarial); IUOE 882; BCGEU and Non-union Child Care; Farm Workers; Other Staff; TRIUMF (Techs); Alumni Association Cler/Sec Staff; Paymaster Clerical/Secretarial (excluding Faculty Association)	2016/01/01	IRP005	0003	0.608%	0.00%	0.608% (gross salary)	<u>Group 100328 – fully insured effective April 1, 2010</u> 70% of first \$625 of salary plus 60% of next \$500 plus 40% of salary over \$1,125 Maximum benefit of \$3,500 Maximum COLA of 6% per year
BCGEU Okanagan	2016/01/01	IRP010	0010	0.608%	0.00%	0.608% (gross salary)	<u>Group 100328 – fully insured effective April 1, 2010</u> 70% of first \$625 of salary plus 60% of next \$500 plus 40% of salary over \$1,125 Maximum benefit of \$3,500, Maximum COLA of 6% per year
CUPE 116	2017/01/01	IRP006	0002	1.445%	0.00%	1.445% (gross salary)	<u>Group 100328 – fully insured effective Jan. 1, 2013</u> 70% of first \$500 of salary plus 60% of next \$500 plus 40% of salary over \$1,000 Maximum benefit of \$3,500, Maximum COLA of 3% per year
CUPE 2950	2017/01/01	IRP008	0005	1.337%	0.00%	1.337% (gross salary)	<u>Group 100328 – fully insured effective Dec. 1, 2010</u> 60% of salary Maximum benefit of \$3,500 Maximum COLA of 6% per year

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BASIC LIFE INSURANCE

For employee not actively-at-work (unpaid leave or leave while receiving Income Replacement plan income benefits) at the time the new schedule below became effective, the following schedule is applicable**:

Coverage:	Age	Benefit	Age	Benefit	Age	Benefit	Age	Benefit
	under 35	4.0 x salary	38	3.5 x salary	42	2.9 x salary	46	1.9 x salary
	35	3.8 x salary	39	3.4 x salary	43	2.7 x salary	47	1.6 x salary
	36	3.7 x salary	40	3.3 x salary	44	2.5 x salary	48	1.3 x salary
	37	3.6 x salary	41	3.1 x salary	45	2.2 x salary	49 or over	1.0 x salary

Maximum coverage is \$300,000.

*New schedule applies upon return to active employment.

BASIC GROUP LIFE INSURANCE

M&P; Administrative Executives; Alumni Association M&P; TRIUMF M&P; Paymaster M&P (excluding Faculty Association, IC Impacts)	2015/01/01	BGL001 / 0072	0.000%	0.204%	0.204% (based on gross salary)	100% ER
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CUPE 2950; CUPE 116; CUPE 2278; IUOE 882; BCGEU and Non-union Child Care; BCGEU Okanagan (2005/07/01); Techs/Res Assts; Executive Administrative (formerly Non-Union Clerical/Secretarial); Farm Workers; Other; TRIUMF (Techs); Alumni Association (Cler/Sec Staff); Faculty Association Staff; Paymaster Clerical/Secretarial	2015/01/01	BGL003 / 0185	0.000%	0.191%	0.191% (based on gross salary)	100% ER
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Faculty; Academic Executives; TRIUMF (BA); Fac Assoc Exec Dir; Staff High Earners in excess of 2017 SPP Maximum Earnings of \$161,913.58 (introduced 2007/01/01)	2015/01/01	BGL004 / 0285	0.000%	0.204%	0.204% (based on gross salary)	100% ER
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Coverage:	Age	Benefit	Age	Benefit	Age	Benefit	Age	Benefit
	under 35	4.0 x salary	38	3.5 x salary	42	2.9 x salary	46 - 64	2.0 x salary
	35	3.8 x salary	39	3.4 x salary	43	2.7 x salary	65 - 71	1.0 x salary
	36	3.7 x salary	40	3.3 x salary	44	2.5 x salary		
	37	3.6 x salary	41	3.1 x salary	45	2.2 x salary		

Maximum coverage is \$300,000.

**For those employees who were not actively employed on or after:

- January 1, 2001 (CUPE Local 2278, CUPE Local 2950, CUPE Local 116 and BCGEU Childcare);
- July 1, 2001 (Management & Professionals, Administrative Executives, Excluded/Non-Union Clerical/Secretarial Staff, Farm Workers and Non-Union Technician & Research Associates.
- January 1, 2002 (Faculty, Academic Executives and IUOE 882).

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STAFF AND SPOUSE OPTIONAL LIFE INSURANCE †

Participating Employees and Spouses
 Effective 2009/01/01, M&P fall under the Faculty Optional Life plans
 Effective 2015/01/01 Staff are eligible for \$750,000 maximum
 **Spousal Optional Life is only available if the Staff Member is under the age of 65 at the time of enrollment.

OPT001/ SPL001
 Age-Graded Table
 LIF1
 See table on next page

100% EE

Excludes IC Impacts

FACULTY, M&P AND SPOUSE OPTIONAL LIFE INSURANCE †

Participating Faculty** and Spouses (including Academic Executives* & Administrative Executives, in excess of 2017 SPP Maximum Earnings of \$161,913.58 (introduced 2007/01/01), FA Exec Dir)
 Effective 2009/01/01, M&P fall under the Faculty Optional Life plans
 **Spousal Optional Life is only available if the Staff Member is under the age of 65 at the time of enrollment.

OPT002/ SPL002
 Age-Graded Table
 LIF1
 See table on next page

100% EE

Excludes IC Impacts

STAFF AND SPOUSE OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE †

Participating Employees and Spouses
 Effective 2015/01/01 Staff are eligible for Spouse AD&D

ADD002 / SDD001
 Flat Rate Table 0074

100% EE

Excludes IC Impacts

FACULTY, M&P AND SPOUSE OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE †

Participating Faculty** and Spouses (including Academic Executives* & Administrative Executives, in excess of 2017 SPP Maximum Earnings of \$161,913.58 (introduced 2007/01/01), FA Exec Dir)
 **Spousal Optional Life/AD&D is only available if the Faculty Member and Academic Executive is under the age of 65 at the time of enrollment

ADD002 / SDD001

100% EE

Excludes IC Impacts

OPTIONAL AD&D RATE TABLE FOR FACULTY AND STAFF EFFECTIVE 2000/03/01

Coverage	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000
Premium	0.75	1.50	2.25	3.00	3.75	4.50	5.25	6.00
Coverage	225,000	250,000	275,000	300,000	325,000	350,000	375,000	400,000
Premium	6.75	7.50	8.25	9.00	9.75	10.50	11.25	12.00
Coverage	425,000	450,000	475,000	500,000	525,000	550,000	575,000	600,000
Premium	12.75	13.50	14.25	15.00	15.75	16.50	17.25	18.00
Coverage	625,000	650,000	675,000	700,000	725,000	750,000		
Premium	18.75	19.50	20.25	21.00	21.75	22.50		

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OPTIONAL LIFE RATE TABLE FOR FACULTY AND STAFF EFFECTIVE 2016/01/01

Unit of Coverage	To Age 34		Age 35-39		Age 40 - 44		Age 45 - 49		Age 50 - 54		Age 55 - 59		Age 60 - 64	
	N/S	SMKR	N/S	SMKR	N/S	SMKR	N/S	SMKR	N/S	SMKR	N/S	SMKR	N/S	SMKR
25,000	0.30	0.60	0.40	0.68	0.50	1.00	0.88	1.78	1.68	3.35	2.85	5.73	4.73	9.28
50,000	0.60	1.20	0.80	1.35	1.00	2.00	1.75	3.55	3.35	6.70	5.70	11.45	9.45	18.55
75,000	0.90	1.80	1.20	2.03	1.50	3.00	2.63	5.33	5.03	10.05	8.55	17.18	14.18	27.83
100,000	1.20	2.40	1.60	2.70	2.00	4.00	3.50	7.10	6.70	13.40	11.40	22.90	18.90	37.10
125,000	1.50	3.00	2.00	3.38	2.50	5.00	4.38	8.88	8.38	16.75	14.25	28.63	23.63	46.38
150,000	1.80	3.60	2.40	4.05	3.00	6.00	5.25	10.65	10.05	20.10	17.10	34.35	28.35	55.65
175,000	2.10	4.20	2.80	4.73	3.50	7.00	6.13	12.43	11.73	23.45	19.95	40.08	33.08	64.93
200,000	2.40	4.80	3.20	5.40	4.00	8.00	7.00	14.20	13.40	26.80	22.80	45.80	37.80	74.20
225,000	2.70	5.40	3.60	6.08	4.50	9.00	7.88	15.98	15.08	30.15	25.65	51.53	42.53	83.48
250,000	3.00	6.00	4.00	6.75	5.00	10.00	8.75	17.75	16.75	33.50	28.50	57.25	47.25	92.75
275,000	3.30	6.60	4.40	7.43	5.50	11.00	9.63	19.53	18.43	36.85	31.35	62.98	51.98	102.03
300,000	3.60	7.20	4.80	8.10	6.00	12.00	10.50	21.30	20.10	40.20	34.20	68.70	56.70	111.30
325,000	3.90	7.80	5.20	8.78	6.50	13.00	11.38	23.08	21.78	43.55	37.05	74.43	61.43	120.58
350,000	4.20	8.40	5.60	9.45	7.00	14.00	12.25	24.85	23.45	46.90	39.90	80.15	66.15	129.85
375,000	4.50	9.00	6.00	10.13	7.50	15.00	13.13	26.63	25.13	50.25	42.75	85.88	70.88	139.13
400,000	4.80	9.60	6.40	10.80	8.00	16.00	14.00	28.40	26.80	53.60	45.60	91.60	75.60	148.40
425,000	5.10	10.20	6.80	11.48	8.50	17.00	14.88	30.18	28.48	56.95	48.45	97.33	80.33	157.68
450,000	5.40	10.80	7.20	12.15	9.00	18.00	15.75	31.95	30.15	60.30	51.30	103.05	85.05	166.95
475,000	5.70	11.40	7.60	12.83	9.50	19.00	16.63	33.73	31.83	63.65	54.15	108.78	89.78	176.23
500,000	6.00	12.00	8.00	13.50	10.00	20.00	17.50	35.50	33.50	67.00	57.00	114.50	94.50	185.50
525,000	6.30	12.60	8.40	14.18	10.50	21.00	18.38	37.28	35.18	70.35	59.85	120.23	99.23	194.78
550,000	6.60	13.20	8.80	14.85	11.00	22.00	19.25	39.05	36.85	73.70	62.70	125.95	103.95	204.05
575,000	6.90	13.80	9.20	15.53	11.50	23.00	20.13	40.83	38.53	77.05	65.55	131.68	108.68	213.33
600,000	7.20	14.40	9.60	16.20	12.00	24.00	21.00	42.60	40.20	80.40	68.40	137.40	113.40	222.60
625,000	7.50	15.00	10.00	16.88	12.50	25.00	21.88	44.38	41.88	83.75	71.25	143.13	118.13	231.88
650,000	7.80	15.60	10.40	17.55	13.00	26.00	22.75	46.15	43.55	87.10	74.10	148.85	122.85	241.15
675,000	8.10	16.20	10.80	18.23	13.50	27.00	23.63	47.93	45.23	90.45	76.95	154.58	127.58	250.43
700,000	8.40	16.80	11.20	18.90	14.00	28.00	24.50	49.70	46.90	93.80	79.80	160.30	132.30	259.70
725,000	8.70	17.40	11.60	19.58	14.50	29.00	25.38	51.48	48.58	97.15	82.65	166.03	137.03	268.98
750,000	9.00	18.00	12.00	20.25	15.00	30.00	26.25	53.25	50.25	100.50	85.50	171.75	141.75	278.25

* Provider ID is for processing use only.

† Payroll deductions are taken in advance; e.g. Sept. 30 deduction is for coverage during October.

UBC Benefit Rate Sheet - Monthly Premiums & Contributions

Unit of Coverage	Age 65 -69		Age 70 - 74		Age 75 - 79		Age 80 - 84	
	N/S	SMKR	N/S	SMKR	N/S	SMKR	N/S	SMKR
25,000	8.15	16.35	13.38	26.80	20.75	41.65	32.53	65.08
50,000	16.30	32.70	26.75	53.60	41.50	83.30	65.05	130.15
75,000	24.45	49.05	40.13	80.40	62.25	124.95	97.58	195.23
100,000	32.60	65.40	53.50	107.20	83.00	166.60	130.10	260.30
125,000	40.75	81.75	66.88	134.00	103.75	208.25	162.63	325.38
150,000	48.90	98.10	80.25	160.80	124.50	249.90	195.15	390.45
175,000	57.05	114.45	93.63	187.60	145.25	291.55	227.68	455.53
200,000	65.20	130.80	107.00	214.40	166.00	333.20	260.20	520.60
225,000	73.35	147.15	120.38	241.20	186.75	374.85	292.73	585.68
250,000	81.50	163.50	133.75	268.00	207.50	416.50	325.25	650.75
275,000	89.65	179.85	147.13	294.80	228.25	458.15	357.78	715.83
300,000	97.80	196.20	160.50	321.60	249.00	499.80	390.30	780.90
325,000	105.95	212.55	173.88	348.40	269.75	541.45	422.83	845.98
350,000	114.10	228.90	187.25	375.20	290.50	583.10	455.35	911.05
375,000	122.25	245.25	200.63	402.00	311.25	624.75	487.88	976.13
400,000	130.40	261.60	214.00	428.80	332.00	666.40	520.40	1041.20
425,000	138.55	277.95	227.38	455.60	352.75	708.05	552.93	1106.28
450,000	146.70	294.30	240.75	482.40	373.50	749.70	585.45	1171.35
475,000	154.85	310.65	254.13	509.20	394.25	791.35	617.98	1236.43
500,000	163.00	327.00	267.50	536.00	415.00	833.00	650.50	1301.50
525,000	171.15	343.35	280.88	562.80	435.75	874.65	683.03	1366.58
550,000	179.30	359.70	294.25	589.60	456.50	916.30	715.55	1431.65
575,000	187.45	376.05	307.63	616.40	477.25	957.95	748.08	1496.73
600,000	195.60	392.40	321.00	643.20	498.00	999.60	780.60	1561.80
625,000	203.75	408.75	334.38	670.00	518.75	1041.25	813.13	1626.88
650,000	211.90	425.10	347.75	696.80	539.50	1082.90	845.65	1691.95
675,000	220.05	441.45	361.13	723.60	560.25	1124.55	878.18	1757.03
700,000	228.20	457.80	374.50	750.40	581.00	1166.20	910.70	1822.10
725,000	236.35	474.15	387.88	777.20	601.75	1207.85	943.23	1887.18
750,000	244.50	490.50	401.25	804.00	622.50	1249.50	975.75	1952.25

* Provider ID is for processing use only.

† Payroll deductions are taken in advance; e.g. Sept. 30 deduction is for coverage during October.

	Effective Date	Provider ID*	Employee (EE)	U.B.C. (ER)
FACULTY PENSION PLAN				
Faculty; Academic Executives; Administrative Executives who choose to enroll in the Faculty Pension Plan; Staff High Earners in excess of 2017 SPP Maximum Earnings of \$161,913.58 (introduced 2007/01/01)	2017/01/01	FAP001	5.0% to \$3,500 3.2% between \$3,500 and \$55,300 5.0% over \$55,300 (based on gross annual salary**)	10.0% to \$3,500 8.2% between \$3,500 and \$55,300 10.0% over \$55,300 (based on gross annual salary**)
STAFF PENSION PLAN				
Staff; Administrative Executives who choose to enroll in the Staff Pension or those with earnings less than 2017 SPP Maximum Earnings of \$161,913.58 (introduced 2007/01/01).	2017/01/01	STP002	6.5% of gross annual salary**	10.0% to \$3,500 8.2% between \$3,500 and \$55,300 10.0% over \$55,300 (based on gross annual salary**)
Excludes IC Impacts				
EMPLOYMENT INSURANCE				
All Employees	2017/01/01		1.63% of gross annual salary** Annual Maximum \$836.19 Maximum insurable earnings \$51,300	2.282% of gross annual salary** Annual Maximum \$1,170.67 Maximum insurable earnings \$51,300
CANADA PENSION PLAN				
All Employees	2017/01/01		4.95% of gross annual salary** up to \$55,300 after first \$3,500 Annual maximum of \$2,564.10	4.95% of gross annual salary** up to \$55,300 after first \$3,500 Annual maximum of \$2,564.10
WORKERS' COMPENSATION				
All Employees	2017/01/01			0.43% of gross annual salary** Annual Maximum \$352.17 Maximum insurable earnings \$81,900
EXTRAORDINARY EXPENSE FUND				
Tri-Agency funded grant- and contract-funded staff & faculty, postdoctoral fellow employees and award recipients with fund codes:	2017/04/01			0.6% of gross salary
<ul style="list-style-type: none"> • R0017 • R0070 • R7000 to R7999 • R8000 to R8999 • R9000 to R9998 				
Non Tri-Agency funded grant- and contract-funded staff & faculty, postdoctoral fellow employees and award recipients with fund codes:				0.8% of gross salary
<ul style="list-style-type: none"> • E0000 to E9999 (applies to PDFs only) • G0000 to G9999 (applies to PDFs only) • R0000 to R0016 • R0018 to R0069 • R0071 to R6999 • R9999 • S0000 to S9999 				

* For part-time employees, union dues are based on percentages; however, minimums apply.

** CSEU merger with BCGEU effective November 1, 1995

	Effective Date	Employee (EE)	Notes
ASSOCIATION OR UNION DUES* (Monthly)			
Faculty Association	2009/07/01	0.678% of gross earnings no minimum; no maximum no Initiation Fee	100% EE
AAPS	2013/07/01	0.45% of gross earnings no minimum; no maximum no Initiation Fee	100% EE
CUPE 2950	1999/11/01	1.73% of gross earnings no minimum; no maximum \$10.00 Initiation Fee	100% EE
CUPE 116	2007/02/01	2.50% of gross earnings no minimum; no maximum \$1.00 Initiation Fee	100% EE
IUOE	1994/04/01	2.00% of gross earnings minimum of \$14.00 \$125.00 Initiation Fee	100% EE
CUPE 2278	2002/08/01	2.00% of gross earnings no minimum; no maximum \$1.00 Initiation Fee	100% EE
BCGEU Child Care **	2005/08/01	1.85% of gross earnings no minimum; no maximum; no Initiation Fee	100% EE
BCGEU Okanagan	2005/08/01	1.85% of gross earnings no minimum; no maximum; no Initiation Fee	100% EE

* For part-time employees, union dues are based on percentages; however, minimums apply.

** CSEU merger with BCGEU effective November 1, 1995

BENEFIT TABLE	DESCRIPTIONS
01H for hourly / 01M for monthly	International Union of Operating Engineers Local 882
02H / 02M	BCGEU Vancouver Childcare (Except for Auxiliary)
03H / 03M	Farm Workers and Non-Union Technicians & Research Assistants
04H / 04M	CUPE 116
05H / 05M	CUPE 2950
06H / 06M	Faculty (includes postdoctoral fellows – employees and award recipients regardless of funding source – effective 2010/04/01 for award recipients paid through UBC and effective 2011/09/01 for award recipients who are funded from a source external to UBC)
07H / 07M	Executive Administrative Staff
08H / 08M	Senior Executive (Academic and Administrative)
10H / 10M	Management & Professional Staff and Excluded M&P
11H / 11M	Other Staff
12H / 12M	Service Unit Directors
13H / 13M	TRIUMF – Board Appointment
14H / 14M	TRIUMF – Management & Professional Staff
15H / 15M	TRIUMF – Non-Union Technicians
16H / 16M	CUPE 2278 – Non-Credit Instructors
17H / 17M	Paymasters
18H / 18M	BCGEU Okanagan Staff (excluding student employees)
19H / 19M	BCGEU Vancouver Childcare Auxiliary & Non-Union Childcare Staff
20M	Staff High Earners in excess of 2017 SPP Maximum Earnings of \$161,913.58 (introduced 2007/01/01)
21H / 21 M	Exception Benefit Program (doesn't fall under any in the table – use this table if employee has negotiated benefits outside the normal eligibility for his/her employment group)
001	No benefits group

* For part-time employees, union dues are based on percentages; however, minimums apply.
 ** CSEU merger with BCGEU effective November 1, 1995