

2025 Employee Cost of Coverage (Canada)



Bi-weekly contributions

Health, EAP, and Vision costs

Coverage level	
Employee only	Family
\$8.50	\$20.50

Dental costs

Coverage level	
Employee only	Family
\$5.50	\$13.50

Bi-weekly contributions

Your contribution will only come out of your paycheck two times per month. In months when you receive three paychecks, your contribution will not come out of your third paycheck.

Monthly contributions (after-tax)

Employee Optional Life Insurance rates (Non-smoker)

Per \$1,000 coverage		
Age	Male	Female
<25	\$0.040	\$0.014
25-29	\$0.037	\$0.019
30-34	\$0.033	\$0.029
35-39	\$0.042	\$0.041
40-44	\$0.060	\$0.055
45-49	\$0.090	\$0.079
50-54	\$0.145	\$0.120
55-59	\$0.228	\$0.163
60-64	\$0.320	\$0.214
65-69	\$0.639	\$0.430
70-71	\$1.279	\$0.858

Long-Term Disability (LTD) costs

Coverage level
Employee only
\$1.185 / \$100 covered benefit (\$38.81 for \$70k base)

Optional AD&D costs

Coverage level
Employee or spouse
\$0.041 / \$1,000 coverage (\$4.10 for \$100k coverage)

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