

# Management Employees

Statutory Benefits and City Benefits Contribution Rates

<b>Major Medical Plan (Bi-weekly Premiums)</b>			
<b>Cost Sharing EE/ER<sup>1</sup></b>	<b>Coverage</b>	<b>Employee Premium</b>	<b>Employer Premium</b>
30-70%	Single	\$10.84	\$25.31
30-70%	Family	\$21.68	\$50.58
<b>Dental Plan (Bi-weekly Premiums)</b>			
<b>Cost Sharing - EE/ER</b>	<b>Coverage</b>	<b>Employee Premium</b>	<b>Employer Premium</b>
35-65%	Single	\$9.20	\$17.10
35-65%	Family	\$23.00	\$42.72
<b>Short-Term Disability</b>			
<b>Cost Sharing</b>		<b>Current Premium Rate (Biweekly)</b>	
100% Employer		0.00%	
<b>Long-Term Disability</b>			
<b>Cost Sharing</b>		<b>Current Premium Rate (Biweekly)</b>	
100% Employee		0.87%	

<b>Group Life Insurance rate per \$1,000 (Bi-weekly)</b>		
<b>Cost Sharing - EE/ER</b>	<b>Employee Premium</b>	<b>Employer Premium</b>
50-50%	\$0.010	\$0.010
<b>Dependent Life Insurance (Bi-weekly)</b>		
<b>Cost Sharing - EE/ER</b>	<b>Employee Premium</b>	<b>Employer Premium</b>
100-0%	\$0.30	N/A

<sup>1</sup> EE = Employee, ER = Employer

<b>Optional Group Life Insurance Rates per \$1,000 Biweekly (100% EE)</b>				
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

<b>Local Authorities Pension Plan (LAPP)</b>	
Employee Contribution Rate	8.39% on pensionable earnings up to the YMPE
	12.84% on pensionable earnings over the YMPE
Employer Contribution Rate	9.39% on pensionable earnings up to the YMPE
	13.84% on pensionable earnings over the YMPE
<b>Notes:</b> <ul style="list-style-type: none"> <li>• The YMPE (Years Maximum Pensionable Earnings) for 2019 is \$57,400.00.</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 2019 is \$168,498.00.</li> </ul>	
<b>Canada Pension Plan</b>	
\$57,400.00	Year's Maximum Pensionable Earnings (YMPE)
\$3,500.00	Basic Year's Exemption
\$53,900.00	Maximum Earnings that contributions are based
5.1%	Employee/Employer Contribution Rate
\$2,748.90	Maximum Employee Contribution

\$57,400.00	Year's Maximum Pensionable Earnings (YMPE)
<b>Employment Insurance</b>	
\$53,100.00	Maximum Insurable Earnings
1.62%	Employee Contribution Rate
2.27%	Employer Contribution Rate
\$860.22	Annual Maximum Employee Premium
\$1,204.31	Annual Maximum Employer Premium

**Notes:**

- Section 69 of the Federal 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). Employment Insurance premiums are paid by employers and employees in a ratio of 7/12 and 5/12 respectively. The intention of the Employment Insurance Reduction Program is to reduce premiums for both parties, where paid sick leave is provided to employees who are unable to work because of illness or injury. For administrative purposes, EI legislation reduces only the employer's premiums. Employers are therefore required to return 5/12 of the savings from the premium reduction to employees to whom the reduced rate applies.

In each year the City of Edmonton is granted an EI premium reduction, the employees' portion of the savings will be returned as follows: Temporary, provisional and non-permanent employees Savings allocated to a sick benefit for non-permanent employees (Supplementary Income Replacement Plan) Permanent employees Savings are turned back into the Long Term Disability Plan to assist in reducing the premium paid by permanent employees.
- For 2019, the City will receive a premium reduction of 0.22 times the employee premium. As a result, the CRA required City's remittance rate will be 1.91%. Departments are charged according to the full rate (2.27%) 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.