

## Credits and Costs

Effective July 1, 2022

### Credits

In addition to your core benefits, each year you get *EcklerRewards* credits as part of your overall *EcklerRewards* benefits program. Your credits offer you increased choice and flexibility by allowing you to spend them as you see fit.

Your credits include three components.

1. A flat-dollar amount to help offset the cost of health coverage (including applicable sales tax, if any).
2. An amount equivalent to your cost to obtain Long Term Disability coverage.
3. A percentage of your base pay (subject to a maximum).

For the 2022/2023 plan year, you will receive:

- \$970 towards the annual cost of health coverage (plus the sales tax, if applicable); plus
- LTD credits equal to the annual cost of LTD benefits (up to a maximum benefit of \$20,000 per month); plus
- the pay-related portion of your annual *EcklerRewards* credits, which is 4.5% of your base pay (up to a maximum of \$9,149).

The following example shows how to calculate your credits for the 2022/2023 plan year:

EXAMPLE				
Province of Residence	BC/NS	Manitoba	Quebec	Ontario
Annual base pay	\$203,300	\$203,300	\$203,300	\$203,300
Annual Health credits	\$970	\$970	\$1,058	\$1,048
Basic LTD ( <i>assuming \$20,000/month</i> )	\$4,963	\$5,311	\$5,410	\$5,359
4.5% of base pay ( <i>at max \$9,149</i> )	\$9,149	\$9,149	\$9,149	\$9,149
<b>Total annual credits</b>	<b>\$15,082</b>	<b>\$15,430</b>	<b>\$15,617</b>	<b>\$15,556</b>

## Contribution Rates

Depending on your province of residence, your contribution rates (in other words, the price tags) may be subject to provincial sales tax. Refer to the rate tables below for the contribution rates (including applicable taxes) that apply in your province of residence.

- [British Columbia and Nova Scotia](#)
- [Manitoba](#)
- [Quebec](#)
- [Ontario](#)

<b>British Columbia and Nova Scotia</b>				
<b>Health</b>	<b>Rate Basis</b>	<b>Monthly Contribution Rates for "Opt in"</b>		
	Employee only	\$128.69		
	Employee + 1	\$207.36		
	Employee + 2 or more	\$316.88		
<b>Dental</b>	<b>Rate Basis</b>	<b>Monthly Contribution Rates for "Opt in"</b>		
	Employee only	\$75.93		
	Employee + 1	\$136.40		
	Employee + 2 or more	\$181.68		
<b>LTD</b>	<b>Rate Basis</b>	<b>63% of the first \$2,500 of monthly insurable earnings, 48% of the next \$2,500, and 40% of any excess</b> <i>(max \$20,000 per month; EOI required for amounts above \$12,000)</i>		
	Per \$100 of benefit	\$2.068 per month		
<b>Optional Child Life</b>	<b>Rate Basis</b>	<b>Per month</b>		
	Per unit of \$10,000 each	\$2.70		
<b>Optional Accident Insurance</b>	<b>Rate Basis</b>	<b>Per month</b>		
	Employee only (Per unit of \$10,000 each)	\$0.24		
	Employee + 1 or more (Per unit of \$10,000 each)	\$0.38		
<b>Optional Life (Employee and Spouse)</b> Monthly rates per \$1,000 of coverage				
<b>Age as of July 1</b>	<b>Male</b>		<b>Female</b>	
	Non-smoker	Smoker	Non-smoker	Smoker
Less than 30	\$0.063	\$0.096	\$0.042	\$0.065
30-34	\$0.060	\$0.089	\$0.039	\$0.060
35-39	\$0.070	\$0.120	\$0.050	\$0.090
40-44	\$0.120	\$0.210	\$0.090	\$0.150
45-49	\$0.210	\$0.390	\$0.160	\$0.260
50-54	\$0.370	\$0.660	\$0.260	\$0.420
55-59	\$0.640	\$1.120	\$0.430	\$0.660
60-64	\$0.930	\$1.560	\$0.590	\$0.890
65-69	\$1.330	\$2.100	\$0.860	\$1.220
70-74	\$2.195	\$3.465	\$1.419	\$2.013

**Manitoba (including 7% sales tax, where applicable)**

<b>Health</b>	<b>Rate Basis</b>	<b>Monthly Contribution Rates for "Opt in"</b>		
	Employee only	\$128.69		
	Employee + 1	\$207.36		
	Employee + 2 or more	\$316.88		
<b>Dental</b>	<b>Rate Basis</b>	<b>Monthly Contribution Rates for "Opt in"</b>		
	Employee only	\$75.93		
	Employee + 1	\$136.40		
	Employee + 2 or more	\$181.68		
<b>LTD</b>	<b>Rate Basis</b>	<b>63% of the first \$2,500 of monthly insurable earnings, 48% of the next \$2,500, and 40% of any excess</b> <i>(max \$20,000 per month; EOI required for amounts above \$12,000)</i>		
	Per \$100 of benefit	\$2.213 per month		
<b>Optional Child Life</b>	<b>Rate Basis</b>	<b>Per month</b>		
	Per unit of \$10,000 each	\$2.89		
<b>Optional Accident Insurance</b>	<b>Rate Basis</b>	<b>Per month</b>		
	Employee only (Per unit of \$10,000 each)	\$0.26		
	Employee + 1 or more (Per unit of \$10,000 each)	\$0.41		
<b>Optional Life (Employee and Spouse)</b>				
Monthly rates per \$1,000 of coverage				
<b>Age as of July 1</b>	<b>Male</b>		<b>Female</b>	
	Non-smoker	Smoker	Non-smoker	Smoker
Less than 30	\$0.067	\$0.103	\$0.045	\$0.070
30-34	\$0.064	\$0.095	\$0.042	\$0.064
35-39	\$0.075	\$0.128	\$0.054	\$0.096
40-44	\$0.128	\$0.225	\$0.096	\$0.161
45-49	\$0.225	\$0.417	\$0.171	\$0.278
50-54	\$0.396	\$0.706	\$0.278	\$0.449
55-59	\$0.685	\$1.198	\$0.460	\$0.706
60-64	\$0.995	\$1.669	\$0.631	\$0.952
65-69	\$1.423	\$2.247	\$0.920	\$1.305
70-74	\$2.349	\$3.708	\$1.518	\$2.154

**Quebec (including 9% sales tax)**

<b>Quebec (including 9% sales tax)</b>				
<b>Health</b>	<b>Rate Basis</b>	<b>Monthly Contribution Rates for "Opt in"</b>		
	Employee only	\$140.27		
	Employee + 1	\$226.02		
	Employee + 2 or more	\$345.40		
<b>Dental</b>	<b>Rate Basis</b>	<b>Monthly Contribution Rates for "Opt in"</b>		
	Employee only	\$82.76		
	Employee + 1	\$148.68		
	Employee + 2 or more	\$198.03		
<b>LTD</b>	<b>Rate Basis</b>	<b>63% of the first \$2,500 of monthly insurable earnings, 48% of the next \$2,500, and 40% of any excess</b> <i>(max \$20,000 per month; EOI required for amounts above \$12,000)</i>		
	Per \$100 of benefit	\$2.254 per month		
<b>Optional Child Life</b>	<b>Rate Basis</b>	<b>Per month</b>		
	Per unit of \$10,000 each	\$2.94		
<b>Optional Accident Insurance</b>	<b>Rate Basis</b>	<b>Per month</b>		
	Employee only (Per unit of \$10,000 each)	\$0.26		
	Employee + 1 or more (Per unit of \$10,000 each)	\$0.41		
<b>Optional Life (Employee and Spouse)</b>				
Monthly rates per \$1,000 of coverage				
	<b>Male</b>		<b>Female</b>	
<b>Age as of July 1</b>	Non-smoker	Smoker	Non-smoker	Smoker
Less than 30	\$0.069	\$0.105	\$0.046	\$0.071
30-34	\$0.065	\$0.097	\$0.043	\$0.065
35-39	\$0.076	\$0.131	\$0.055	\$0.098
40-44	\$0.131	\$0.229	\$0.098	\$0.164
45-49	\$0.229	\$0.425	\$0.174	\$0.283
50-54	\$0.403	\$0.719	\$0.283	\$0.458
55-59	\$0.698	\$1.221	\$0.469	\$0.719
60-64	\$1.014	\$1.700	\$0.643	\$0.970
65-69	\$1.450	\$2.289	\$0.937	\$1.330
70-74	\$2.393	\$3.777	\$1.547	\$2.194

**Ontario (including 8% retail sales tax)**

<b>Ontario (including 8% retail sales tax)</b>				
<b>Health</b>	<b>Rate Basis</b>	<b>Monthly Contribution Rates for "Opt in"</b>		
	Employee only	\$138.99		
	Employee + 1	\$223.95		
	Employee + 2 or more	\$342.23		
<b>Dental</b>	<b>Rate Basis</b>	<b>Monthly Contribution Rates for "Opt in"</b>		
	Employee only	\$82.00		
	Employee + 1	\$147.31		
	Employee + 2 or more	\$196.21		
<b>LTD</b>	<b>Rate Basis</b>	<b>63% of the first \$2,500 of monthly insurable earnings, 48% of the next \$2,500, and 40% of any excess</b> <i>(max \$20,000 per month; EOI required for amounts above \$12,000)</i>		
	Per \$100 of benefit	\$2.233 per month		
<b>Optional Child Life</b>	<b>Rate Basis</b>	<b>Per month</b>		
	Per unit of \$10,000 each	\$2.92		
<b>Optional Accident Insurance</b>	<b>Rate Basis</b>	<b>Per month</b>		
	Employee only (Per unit of \$10,000 each)	\$0.26		
	Employee + 1 or more (Per unit of \$10,000 each)	\$0.41		
<b>Optional Life (Employee and Spouse)</b>				
Monthly rates per \$1,000 of coverage				
<b>Age as of July 1</b>	<b>Male</b>		<b>Female</b>	
	Non-smoker	Smoker	Non-smoker	Smoker
Less than 30	\$0.068	\$0.104	\$0.045	\$0.070
30-34	\$0.065	\$0.096	\$0.042	\$0.065
35-39	\$0.076	\$0.130	\$0.054	\$0.097
40-44	\$0.130	\$0.227	\$0.097	\$0.162
45-49	\$0.227	\$0.421	\$0.173	\$0.281
50-54	\$0.400	\$0.713	\$0.281	\$0.454
55-59	\$0.691	\$1.210	\$0.464	\$0.713
60-64	\$1.004	\$1.685	\$0.637	\$0.961
65-69	\$1.436	\$2.268	\$0.929	\$1.318
70-74	\$2.371	\$3.742	\$1.533	\$2.174