

## IAFF Local 255 benefit premium rates

# Notice of changes

Benefit premiums are calculated and set annually by the benefit carriers. Premiums are deducted bi-weekly. The changes are effective pay period 2 and reflected on the Jan. 22, 2025 pay advice.

EE = employee ER = employer (The City of Calgary)

	Single rate		Family rate		Change from 2024
<b>Extended Health Care (EHC)* including vision and travel</b>	EE \$19.82	ER \$46.26	EE \$54.40	ER \$126.94	Total increase of \$2.16 Single, total increase of \$32.37 Family. EHC costs are shared 30% employee and 70% employer.
<b>Dental</b>	EE \$6.05	ER \$24.18	EE \$18.18	ER \$72.70	Total increase of \$0.34 Single, total increase of \$3.77 Family. Dental costs are shared 20% employee and 80% employer.
<b>Basic Group Life Insurance</b>	ER pays 2X annual salary at \$0.03692 per \$1000 EE pays optional 1X annual salary at \$0.03692 per \$1000. Rate reflects 26 pay periods.				No change.
<b>Optional Group Life Insurance</b>	Paid by employees who have this insurance. Cost varies by age and smoking status. Rate table on Benefits website.				No change.
<b>Long-term disability</b>	EE paid at 1.350% of base salary, service pay and statutory pay.				Total decrease of 0.056%.
<b>Short-term disability</b>	ER paid.				No change.

\*Note: The EHC rates also include an increment for an Employment Insurance rebate.

