



What your selected coverage will cost you

If you select the enhanced Blue Leaf Plan, you will pay the difference between the cost of the Blue Leaf Plan and the cost of the Green Leaf or Orange Leaf Plans.

The following is the additional Blue Leaf monthly premium (before taxes) for the 2023 benefit period, based on your family status:

| Blue Leaf Member Contributions | British Columbia | Alberta | Saskatchewan/Manitoba | Ontario/Quebec |
|--------------------------------|------------------|----------|-----------------------|----------------|
| Member Only | \$48.79 | \$58.30 | \$34.49 | \$56.65 |
| Member + 1 Dependent | \$93.73 | \$112.67 | \$66.73 | \$113.28 |
| Member + 2 or More Dependents | \$142.24 | \$168.26 | \$99.28 | \$125.86 |

For the various optional coverages available to you, the following rates apply for the 2023 benefit period. Please note that the rates are provided per unit of available coverage. **In addition, any applicable taxes will be added.**

Optional Life and Spousal Life Insurance – Canada Life

Monthly rates per unit of \$10,000 (to a maximum benefit of \$500,000 or 50 units). Applicable taxes will be added.

| Age | Male | | Female | |
|----------|------------|---------|------------|--------|
| | Non-smoker | Smoker | Non-smoker | Smoker |
| Under 30 | \$0.30 | \$0.60 | \$0.30 | \$0.40 |
| 30-34 | \$0.40 | \$0.60 | \$0.30 | \$0.50 |
| 35-39 | \$0.50 | \$0.90 | \$0.40 | \$0.60 |
| 40-44 | \$0.90 | \$1.50 | \$0.60 | \$1.00 |
| 45-49 | \$1.50 | \$2.80 | \$1.00 | \$1.90 |
| 50-54 | \$2.60 | \$4.70 | \$1.80 | \$3.20 |
| 55-59 | \$4.10 | \$7.40 | \$2.80 | \$5.00 |
| 60-64 | \$6.00 | \$10.90 | \$4.10 | \$7.30 |

Optional Child Life Insurance – Canada Life

| | |
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| Monthly rate* per unit of \$2,000 (to a maximum benefit of \$20,000 or 10 units) | \$0.312 |
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* Rate is the same regardless of how many eligible dependent children are covered.



Optional AD&D Insurance – Chubb

Monthly rates per unit of \$10,000.

| Insured | Coverage | Rate |
|-------------|--|--------|
| Member Only | <ul style="list-style-type: none"> Up to a maximum benefit of \$250,000 or 25 units | \$0.20 |
| Spouse | <ul style="list-style-type: none"> 40% of member's amount 50% if no child | \$0.30 |
| Child | <ul style="list-style-type: none"> 10% of member's amount 15% if no spouse | |

Optional Critical Illness Insurance – Canada Life

Monthly rates per unit of \$5,000 (to a maximum benefit of \$150,000 or 30 units).

| Age | Male | | Female | |
|----------|------------|---------|------------|---------|
| | Non-smoker | Smoker | Non-smoker | Smoker |
| Under 25 | \$0.46 | \$0.52 | \$0.47 | \$0.51 |
| 25-29 | \$0.50 | \$0.59 | \$0.53 | \$0.58 |
| 30-34 | \$0.59 | \$0.77 | \$0.69 | \$0.80 |
| 35-39 | \$0.75 | \$1.15 | \$0.93 | \$1.18 |
| 40-44 | \$1.09 | \$1.93 | \$1.32 | \$1.80 |
| 45-49 | \$1.77 | \$3.26 | \$1.95 | \$2.78 |
| 50-54 | \$2.92 | \$5.47 | \$2.82 | \$4.28 |
| 55-59 | \$4.64 | \$8.95 | \$3.92 | \$6.45 |
| 60-64 | \$7.19 | \$13.34 | \$5.29 | \$9.10 |
| 65-70 | \$9.54 | \$16.54 | \$7.24 | \$11.80 |

This rate sheet provides a summary of the various member-paid rates for optional coverage under the CB Benefits flexible benefits program for the 2023 benefit period. The official rates are contained in the official plan documents and contracts. Every effort has been made to provide an accurate summary. If there are any differences between the information contained here and in the legal documents, the legal documents will prevail.