

Mohawk

Rates Effective January 1, 2016

Extended Health Care			Dental Care		
	Monthly	Semi-Monthly		Monthly	Semi-Monthly
Employee	\$ 26.00	\$ 13.00	Employee	\$ 23.00	\$ 11.50
Employee + Child(ren)	\$ 34.00	\$ 17.00	Employee + Child(ren)	\$ 39.00	\$ 19.50
Employee + Spouse	\$ 52.00	\$ 26.00	Employee + Spouse	\$ 46.00	\$ 23.00
Family	\$ 69.00	\$ 34.50	Family	\$ 64.00	\$ 32.00

Monthly Optional Life Rates (per \$1,000)

Age	MALE		FEMALE	
	Smoker	Non-smoker	Smoker	Non-smoker
0 - 34	\$0.100	\$0.050	\$0.050	\$0.033
35-39	\$0.162	\$0.074	\$0.112	\$0.062
40-44	\$0.262	\$0.112	\$0.174	\$0.100
45-49	\$0.474	\$0.200	\$0.312	\$0.174
50-54	\$0.799	\$0.362	\$0.462	\$0.274
55-59	\$1.261	\$0.674	\$0.649	\$0.412
60-64	\$1.773	\$1.061	\$0.949	\$0.662

Example: Annual Cost for a male smoker aged 36 who Buys \$40,000 of Optional Life Insurance

$$(40,000 \times 0.162 / 1000) \times 12 = \$77.76$$