

**Memorial University of Newfoundland  
POSTDOCTORAL FELLOWS**

Current Cost-Sharing Arrangement  
Postdoctoral Fellows: - 50%  
University: - 50%

**Bi-Weekly Group Benefit Rates  
Effective April 1, 2017  
(subject to change, annually)**

	<u>Employee Deduction</u>	<u>University Contribution</u>
<b>Life Insurance</b>		
- 1 x salary to age 68 (minimum coverage of \$70,000)	\$0.033 per \$1,000	\$0.033 per \$1,000
- \$7,000 coverage from age 68 to 72	\$0.23	\$0.23
- <i>Optional (Employee Only)**</i>	\$0.95 per \$10,000	--
- <i>Optional (Spousal &amp; Dependent Child)</i>	please see reverse side	--
<b>Dependent Group Life</b>	\$0.20	\$0.21
<b>Accidental Death and Dismemberment Insurance</b>		
- Basic (\$35,000)	0.10	0.10
- <i>Optional**</i>	0.057 per \$10,000	--
- Voluntary - Employee Only	0.067 per \$10,000	--
- Family	0.114 per \$10,000	--
<b>Health Plan</b>		
- Employee Only	16.56	16.56
- Family	49.27	49.27
<b>Dental Plan</b>		
- Employee Only	8.74	8.74
- Family	16.00	16.00

**\*\*Evidence of insurability, satisfactory to the insurer, shall be required for all amounts of Optional Life and Optional Accidental Death and Dismemberment if application is not made within 45 days after the date employment commences.**

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**Bi-Weekly Group Benefit Rates (cont'd)**  
**Effective April 1, 2017**  
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**Optional Spousal & Dependent Child (100% Employee Paid)**

Spousal:

Bi-weekly Premiums (Units of \$10,000 to a maximum of \$200,000)

<b>Age Bands</b>	<b>Smoker (\$)</b>	<b>Non-Smoker (\$)</b>
20 - 29	0.26	0.16
30 - 34	0.34	0.19
35 - 39	0.50	0.25
40 - 44	0.73	0.41
45 - 49	1.26	0.63
50 - 54	1.93	1.09
55 - 59	3.36	1.85
60 - 64	5.13	2.89
65 - 68	7.67	4.36

Dependent Child:

\$10,000 - \$0.18 per child per payday.