

Yearly Cost Comparison Summary

CUPE Local 454 - Long Term Disability Plan

Benefit	Negotiated Renewal Rate						
	2017	2016	2015	2014	2013	2012	2011
Long term Disability	3.007	2.84	2.84	2.840	2.840	2.790	3.130

CUPE Local 454

60% LTD Benefit - to age 65 - Maximum Benefit \$2,500

MEMBER COST PER MONTH	Annual Wage	Average Yearly Wage	Average Monthly Wage	Benefit Level	Current Avg Monthly Premium	New Avg Monthly Premium	Monthly increase per member
Hourly wage - based on 7.5 Hours per day	\$ 19.81	\$ 38,629.50	\$ 3,219.13	\$ 1,931.48	\$ 54.85	\$ 58.08	\$ 3.23
	\$ 21.44	\$ 41,808.00	\$ 3,484.00	\$ 2,090.40	\$ 59.37	\$ 62.86	\$ 3.49
	\$ 23.15	\$ 45,142.50	\$ 3,761.88	\$ 2,257.13	\$ 64.10	\$ 67.87	\$ 3.77
	\$ 25.11	\$ 48,964.50	\$ 4,080.38	\$ 2,448.23	\$ 69.53	\$ 73.62	\$ 4.09
	\$ 26.11	\$ 50,914.50	\$ 4,242.88	\$ 2,500.00	\$ 71.00	\$ 75.18	\$ 4.18
	\$ 30.73	\$ 59,923.50	\$ 4,993.63	\$ 2,500.00	\$ 71.00	\$ 75.18	\$ 4.18
	\$ 37.76	\$ 73,632.00	\$ 6,136.00	\$ 2,500.00	\$ 71.00	\$ 75.18	\$ 4.18
	\$ 42.76	\$ 83,382.00	\$ 6,948.50	\$ 2,500.00	\$ 71.00	\$ 75.18	\$ 4.18
	\$ 48.49	\$ 94,555.50	\$ 7,879.63	\$ 2,500.00	\$ 71.00	\$ 75.18	\$ 4.18
	\$ 52.77	\$ 102,901.50	\$ 8,575.13	\$ 2,500.00	\$ 71.00	\$ 75.18	\$ 4.18
	\$ 59.88	\$ 116,766.00	\$ 9,730.50	\$ 2,500.00	\$ 71.00	\$ 75.18	\$ 4.18

E&OE

Average Monthly Member