

Plan Cost Summary

Plan	Frequency	Employee Premium/Contribution	Employer Premium/Contribution
PENSION PLAN			<i>effective April 1, 2013 (first full pay period)</i>
	Each pay	7.9% of pensionable earnings up to the YMPE* and 9.5% of pensionable earnings in excess of the YMPE.	7.9% of pensionable earnings up to the YMPE* and 9.5% of pensionable earnings in excess of the YMPE.
		*YMPE is the Year's Maximum Pensionable Earnings. For 2023, the YMPE is \$66,600.	
COLA PLAN			<i>effective April 1, 2015 (first full pay period)</i>
	Each pay	1.0% of pensionable earnings.	1.0% of pensionable earnings.
LIFE INSURANCE PLAN			<i>effective April 1, 2013 (first full pay period)</i>
Basic Insurance*	Each pay	Nil	8.26 cents per \$1,000 of insurance.
Optional Insurance*	Each pay	8.26 cents per \$1,000 of insurance per unit of Optional Insurance. The employee may choose 1, 2, 3 or 4 units.	Nil
*The maximum combined benefit payable for Basic and Optional Life Insurance is \$1,000,000. The total of the employer premium plus the employee premium cannot exceed the maximum premium of \$82.60 each pay.			
Family (Dependant)	Each pay	\$2.42 per unit (maximum of 10 units)	Nil
Note: 7% retail sales tax must be charged on group life insurance premiums. This requirement affects both employee and employer premiums for Basic, Optional and Family (Dependant) Insurance.			
HEALTHCARE PLAN			<i>effective June 1, 2023</i>
	Monthly	Single Coverage: \$20.62 Family Coverage: \$51.46	Single Coverage: \$20.62 Family Coverage: \$51.46
DENTAL PLAN			<i>effective June 1, 2023</i>
	Monthly	Single Coverage: \$20.44 Family Coverage: \$59.66	Single Coverage: \$20.44 Family Coverage: \$59.66
HEALTHCARE SPENDING ACCOUNT			<i>effective June 1, 2019</i>
	Monthly	Nil	Claims incurred plus administration fee.
EMPLOYEE ASSISTANCE PLAN			<i>effective July 1, 2023</i>
	Monthly	Nil	\$4.10 per employee
DISABILITY & REHABILITATION PLAN			<i>effective January 1, 2019</i>
	Each pay	The total premium paid by employers or employees/employers is 2.2% of eligible earnings.	

Note: Not all employers participate in the all of the Plans offered by HEB Manitoba. Rates above are subject to change. Please contact your employer to confirm current rates.

For more information, please contact us:

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