

# Plan Cost Summary

Plan	Frequency	Employee Premium/Contribution	Employer Premium/Contribution
<b>PENSION PLAN</b>			<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 2022, the YMPE is \$64,900.	
<b>COLA PLAN</b>			<i>effective April 1, 2015 (first full pay period)</i>
	Each pay	1.0% of pensionable earnings.	1.0% of pensionable earnings.
<b>LIFE INSURANCE PLAN</b>			<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
<b>Note:</b> 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.			
<b>HEALTHCARE PLAN</b>			<i>effective June 1, 2021</i>
	Monthly	Single Coverage: \$19.16 Family Coverage: \$47.82	Single Coverage: \$19.16 Family Coverage: \$47.82
<b>DENTAL PLAN</b>			<i>effective June 1, 2021</i>
	Monthly	Single Coverage: \$19.47 Family Coverage: \$56.82	Single Coverage: \$19.47 Family Coverage: \$56.82
<b>HEALTHCARE SPENDING ACCOUNT</b>			<i>effective June 1, 2019</i>
	Monthly	Nil	Claims incurred plus administration fee.
<b>EMPLOYEE ASSISTANCE PLAN</b>			<i>effective April 1, 2014</i>
	Monthly	Nil	\$3.50 per employee
<b>DISABILITY &amp; REHABILITATION PLAN</b>			<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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