

The City of Winnipeg Civic Employees’ Group Life Insurance Plan (the “Plan”) is administered by the Board of Directors of The Civic and Police Employees’ Group Life Insurance Plans Corporation (the “Board of Directors”), a wholly-owned entity of the City of Winnipeg. The day-to-day administration of the Plan (excluding investments) is performed by staff of The Winnipeg Civic Employees’ Benefits Program. The Plan’s investments are managed by the City of Winnipeg.

**CHANGES TO EMPLOYEES’ CONTRIBUTION RATES FOR BASIC & OPTIONAL LIFE INSURANCE**

The Board of Directors, on the advice of the Plan’s Actuary, has approved changes to contribution rates for both basic and optional life insurance coverage. The contribution rate changes are occurring as a result of the favourable financial position of the Plan.

**Basic Insurance Rates**

Effective the first pay period in January 2018, the contribution rate for basic insurance will decrease. For employees who carry the standard amount of basic life insurance equal to two times annual earnings, the contribution rate will decrease from 0.25% to **0.14% of biweekly earnings**. For employees who have opted to reduce basic life insurance to one times annual earnings, the contribution rate will decrease from 0.125% to **0.07% of biweekly earnings**.

**Optional Additional Insurance Rates**

Optional additional insurance rates will also be revised beginning January 2018. The new contribution rates effective the first pay period in January 2018 are shown, as a percentage of your biweekly earnings, in the table below.

Age	Rates Effective First Pay Period 2018				Rates to the end of 2017			
	Additional 1x Annual Earnings for a total of 3x		Additional 2x Annual Earnings for a total of 4x		Additional 1x Annual Earnings for a total of 3x		Additional 2x Annual Earnings for a total of 4x	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Under 30	0.03%	0.06%	0.06%	0.12%	0.04%	0.08%	0.08%	0.16%
30-34	0.03%	0.06%	0.06%	0.12%	0.04%	0.08%	0.08%	0.16%
35-39	0.04%	0.08%	0.08%	0.16%	0.05%	0.10%	0.10%	0.20%
40-44	0.05%	0.10%	0.10%	0.20%	0.06%	0.12%	0.12%	0.24%
45-49	0.08%	0.16%	0.16%	0.32%	0.10%	0.20%	0.20%	0.40%
50-54	0.14%	0.28%	0.28%	0.56%	0.17%	0.34%	0.34%	0.68%
55-59	0.24%	0.48%	0.48%	0.96%	0.30%	0.60%	0.60%	1.20%
60-64	0.35%	0.70%	0.70%	1.40%	0.44%	0.88%	0.88%	1.76%
65-70	0.64%	1.28%	1.28%	2.56%	0.80%	1.60%	1.60%	3.20%