

Edwardsburg Cardinal Marketing Rates

2024-12-17

Benefit	Volume	2024		2025 Renewal			2025 Rvised Renewal			Canada Life		
		SUNLIFE		SUNLIFE			SUNLIFE			Canada Life		
		Unit Rate	Premium	Volume	Unit Rate	Premium	Volume	Unit Rate	Premium	Volume	Unit Rate	Premium
Life	4,168,000	0.354	1,475.47	4,168,000	0.365	1,521.32	4,168,000	0.365	1,521.32	4,168,000	0.440	1,833.92
AD&D	4,168,000	0.054	225.07	4,168,000	0.054	225.07	4,168,000	0.054	225.07	4,168,000	0.050	208.40
DEPENDENT LIFE	53	1.890	100.17	53	1.890	100.17	53	1.640	86.92	53	1.550	82.15
EHC												
Single	6	134.69	808.14	6	168.36	1,010.16	6	136.96	821.76	6	121.00	726.00
Family	53	332.00	17,596.00	53	415.00	21,995.00	53	337.58	17,891.74	53	295.00	15,635.00
Dental												
Single	6	54.23	325.38	6	54.23	325.38	6	44.48	266.88	6	42.00	252.00
Family	53	148.81	7,886.93	53	148.81	7,886.93	53	122.04	6,468.12	53	114.50	6,068.50
EAP		Included			Included			Included			Included	
Short Term Disability	52,612	0.54	2,841.05	52,612	0.74	3,888.03	52,612	0.71	3,735.45	52,612	0.71	3,735.45
Long Term Disability	234,914	3.710	8,715.31	234,914	3.933	9,239.17	234,914	3.933	9,239.17	234,914	3.930	9,232.12
Total			\$39,973.52			\$46,191.23			\$40,256.43			\$37,773.54

Dollar Increase						\$6,217.71			\$282.91			(\$2,482.89)
Percent Increase						16%			1%			-6.48%

Renewal Guarantees **

10% Renewal Rate Cap 1st 2 re

EHC: Extendend Health Care

Please bear in mind that the volumes may be higher or lower depending the final number of employees and salaries

Rates do not include applicable tax.

Premiums shown are per month. The purpose of this spreadsheet is to compare rates only between the insurers that have quoted on the above company.

The purpose of this spreadsheet is to compare rates only and forms part of the total marketing analysis

E. & O.E.