

# Retiree Monthly Premium Rates

As of May 1, 2026

## Cost Shared Benefits with Queen's University

Benefit	Monthly Premium Paid by Retiree		Monthly Premium Paid by University	
	Single Rate	Family Rate	Single Rate	Family Rate
<b>Extended Health Care</b>				
Under 65	\$48.09	\$134.69	\$112.23	\$314.28
Over 65	\$33.26	\$76.51	\$77.62	\$178.51
<b>Retiree Basic Life Insurance</b>	<b>Rate per \$1,000</b>		<b>Rate per \$1,000</b>	
Under 65	\$0.093		\$0.113	
Over 65	\$0.000		\$0.206	

## 100% Retiree Paid Benefits

Benefit	Monthly Premium	Monthly Premium
	Single Rate	Family Rate
<b>Extended Health Care: Out-of-Province Emergency Medical Top-Up*</b>	\$12.41	\$25.03
<b>Dental</b>	\$101.28	\$212.70
<b>Semi-Private Hospital</b>	\$5.68	\$14.81
<b>Optional Retiree/Spousal Life Insurance</b>	<b>Age</b>	<b>Per \$1,000</b>
	0-54	\$0.341
	55-59	\$0.597
	60-64	\$0.853
	65-69	\$1.109
	70-74	\$1.549
	75-79	\$1.733
	80-84	\$1.993
85+	\$2.646	

\*Out-of-Country Emergency coverage falls under the Extended Health Care benefit. Your eligible claims will be reimbursed up to 100% until you reach age 65, at which time reimbursement drops to 80%. To continue to receive 100% reimbursement on eligible claims, the university offers an Out-of-Country Emergency Top Up.