

Retiree Monthly Premium Rates

As of May 1, 2024

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
Extended Health Care				
Under 65	\$31.71	\$111.20	\$73.99	\$259.48
Over 65	\$22.17	\$65.78	\$51.73	\$153.50
Retiree Basic Life Insurance	Rate per \$1,000		Rate per \$1,000	
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
Extended Health Care: Out-of-Province Emergency Medical Top-Up*	\$9.86	\$19.87
Dental	\$86.01	\$203.96
Semi-Private Hospital	\$5.68	\$14.81
Optional Retiree/Spousal Life Insurance	Age	Per \$1,000
	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.