



IMPORTANT NOTICE TO CHIEF ADMINISTRATION OFFICERS & PAYROLL OFFICERS

We would like to advise you of changes that affect contributions under the:
Municipal Employees Group Insurance Plan

Rate Increases for:

Voluntary Accidental Death and Dismemberment Insurance (AD&D)

The Accidental Death and Dismemberment (AD&D) benefit will be transitioning from Beneva (formerly SSQ) to AIG Insurance. This transition also brings expanded benefits under the AD&D coverage.

We are required to increase the **Voluntary Accidental Death and Dismemberment Insurance (AD&D)** contribution rates, effective January 1, 2025.

The revised rates are to be applied to the first pay issued with a January 2025 payment date.

Attached are revised Insurance Deductions Tables. It is important that the correct contributions be remitted in order to avoid claim delays or denials.

If you have employees who are on an approved leave of absence or on layoff and they have prepaid their **Voluntary Accidental Death and Dismemberment Insurance**, please notify them of the rate change and collect any additional contributions that may be required if they do not return to work by first pay period in 2025.

A copy of the Voluntary Accidental Death and Dismemberment Insurance Deduction Table has been sent to employees participating in this plan and the MEBP Group Insurance Benefit Booklet has been updated on our website www.mebp.mb.ca.

No Rate change for **Employee Only Plan**

Voluntary Accidental Death & Dismemberment Insurance			
Employee Only Plan			
Coverage Amount	Monthly	Bi-Weekly	Semi-Monthly
\$25,000	\$0.75	\$0.35	\$0.38
\$50,000	\$1.50	\$0.69	\$0.75
\$75,000	\$2.25	\$1.04	\$1.13
\$100,000	\$3.00	\$1.38	\$1.50
\$125,000	\$3.75	\$1.73	\$1.88
\$150,000	\$4.50	\$2.08	\$2.25
\$175,000	\$5.25	\$2.42	\$2.63
\$200,000	\$6.00	\$2.77	\$3.00
\$225,000	\$6.75	\$3.12	\$3.38
\$250,000	\$7.50	\$3.46	\$3.75

New Rate change for **Employee & Family Plan**

Current Rate

New Rate effective January 1, 2025

Voluntary Accidental Death & Dismemberment Insurance			
Employee & Family Plan			
Coverage Amount	Monthly	Bi-Weekly	Semi-Monthly
\$25,000	\$1.00	\$0.46	\$0.50
\$50,000	\$2.00	\$0.92	\$1.00
\$75,000	\$3.00	\$1.38	\$1.50
\$100,000	\$4.00	\$1.85	\$2.00
\$125,000	\$5.00	\$2.31	\$2.50
\$150,000	\$6.00	\$2.77	\$3.00
\$175,000	\$7.00	\$3.23	\$3.50
\$200,000	\$8.00	\$3.69	\$4.00
\$225,000	\$9.00	\$4.15	\$4.50
\$250,000	\$10.00	\$4.62	\$5.00

Voluntary Accidental Death & Dismemberment Insurance			
Employee & Family Plan			
Coverage Amount	Monthly	Bi-Weekly	Semi-Monthly
\$25,000	\$1.13	\$0.52	\$0.56
\$50,000	\$2.25	\$1.04	\$1.13
\$75,000	\$3.38	\$1.56	\$1.69
\$100,000	\$4.50	\$2.08	\$2.25
\$125,000	\$5.63	\$2.60	\$2.81
\$150,000	\$6.75	\$3.12	\$3.38
\$175,000	\$7.88	\$3.63	\$3.94
\$200,000	\$9.00	\$4.15	\$4.50
\$225,000	\$10.13	\$4.67	\$5.06
\$250,000	\$11.25	\$5.19	\$5.63

Employees have the option to apply for Voluntary AD&D coverage or change their current coverage, up to a maximum of \$250,000, to take full advantage of these new enhancements. If they are interested in either option, please provide them with the necessary **Form 78 – Application/Change- Voluntary Accidental Death & Dismemberment (AD&D)**.

Applications or requested changes that are received by our office will be made effective the date in which Form 78 is signed and rates will reflect the 2024 & 2025 costs respectively.

You may wish to keep this information for future reference. Please contact the **Municipal Employees Benefits Program** if you have any questions.

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