



Life Insurance Premium Rates for the Clinical Teachers Association of Western University

The summary below represents the monthly life insurance premium rate changes effective May 1, 2025. These rate changes reflect the experience as assessed by the insurance carrier, Manulife Financial.

Benefit Plan	May 1, 2025 Monthly Premium Rate			
Dependent Life Insurance	Spousal Coverage: \$40,000		\$8.22	
	Eligible Child(ren): \$10,000			
	Spousal Coverage: \$20,000		\$4.09	
	Eligible Child(ren): \$5,000			
Optional Life Insurance	Male Non- Smoker	Female Non- Smoker	Male Smoker	Female Smoker
Age Band	Per \$1,000 of coverage			
Less than 24	.020	.014	.049	.020
24 - 34	.027	.020	.057	.032
35 - 39	.032	.027	.065	.040
40 - 44	.049	.032	.088	.057
45 - 49	.073	.051	.159	.087
50 - 54	.137	.087	.282	.145
55 - 59	.231	.137	.471	.231
60 - 64	.340	.225	.680	.376
65 - Normal Retirement	.492	.369	.984	.593
Voluntary Personal Accident Insurance	Single: \$0.015 / \$1,000 Family: \$0.024 / \$1,000			