

# Retiree Cost Sheet

Mercer Retiree Solution



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This document shows your costs for coverage under the Mercer Retiree Solution (MRS). Premiums are illustrated on a monthly basis and take effect on June 1, 2024. These premium rates will be reviewed annually and may be subject to change. Premium increases based on a change in age take effect in the month following the date your age changes.

MRS is available for new applicants age 50 to 74, and can continue to be renewed beyond age 74. For information on premiums that apply after age 74, please contact Beneva at 1-844-637-2370.

All premium payments must be made through pre-authorized bank account debits.

## Core Coverage

Health (also includes basic travel, drugs, vision and dental)

### Monthly Costs for Alberta Residents

| Your age | BASIC      |          |          | ENHANCED   |          |          | COMPLETE   |          |          |
|----------|------------|----------|----------|------------|----------|----------|------------|----------|----------|
|          | Individual | Couple   | Family   | Individual | Couple   | Family   | Individual | Couple   | Family   |
| 50 to 59 | \$50.23    | \$92.98  | \$118.09 | \$56.74    | \$105.00 | \$133.35 | \$155.65   | \$288.01 | \$365.83 |
| 60 to 64 | \$61.66    | \$114.07 | \$144.86 | \$67.73    | \$125.32 | \$159.15 | \$165.68   | \$306.53 | \$389.34 |
| 65 to 69 | \$64.54    | \$119.44 | \$151.73 | \$101.34   | \$187.52 | \$238.21 | \$191.68   | \$354.67 | \$450.54 |
| 70 to 74 | \$70.49    | \$130.38 | \$165.61 | \$108.90   | \$201.45 | \$255.89 | \$199.56   | \$369.17 | \$468.95 |

### Monthly Costs for British Columbia Residents

| Your age | BASIC      |          |          | ENHANCED   |          |          | COMPLETE   |          |          |
|----------|------------|----------|----------|------------|----------|----------|------------|----------|----------|
|          | Individual | Couple   | Family   | Individual | Couple   | Family   | Individual | Couple   | Family   |
| 50 to 59 | \$38.65    | \$71.54  | \$90.88  | \$121.88   | \$225.49 | \$286.43 | \$206.38   | \$381.83 | \$484.99 |
| 60 to 64 | \$47.44    | \$87.76  | \$111.47 | \$134.24   | \$248.35 | \$315.47 | \$217.42   | \$402.19 | \$510.88 |
| 65 to 69 | \$53.33    | \$98.66  | \$125.35 | \$139.50   | \$258.09 | \$327.88 | \$220.62   | \$408.15 | \$518.48 |
| 70 to 74 | \$58.30    | \$107.84 | \$136.99 | \$148.60   | \$274.89 | \$349.20 | \$230.22   | \$425.91 | \$540.99 |

### Monthly Costs for Manitoba Residents

| Your age | BASIC      |          |          | ENHANCED   |          |          | COMPLETE   |          |          |
|----------|------------|----------|----------|------------|----------|----------|------------|----------|----------|
|          | Individual | Couple   | Family   | Individual | Couple   | Family   | Individual | Couple   | Family   |
| 50 to 59 | \$49.14    | \$90.94  | \$115.48 | \$136.91   | \$253.30 | \$321.72 | \$225.46   | \$417.15 | \$529.83 |
| 60 to 64 | \$60.40    | \$111.73 | \$141.94 | \$151.80   | \$280.85 | \$356.75 | \$239.83   | \$443.72 | \$563.66 |
| 65 to 69 | \$67.74    | \$125.38 | \$159.26 | \$158.40   | \$293.08 | \$372.32 | \$244.80   | \$452.95 | \$575.39 |
| 70 to 74 | \$71.95    | \$133.09 | \$169.06 | \$167.07   | \$309.08 | \$392.60 | \$254.22   | \$470.33 | \$597.43 |

### Monthly Costs for New Brunswick Residents

| Your age | BASIC      |          |          | ENHANCED   |          |          | COMPLETE   |          |          |
|----------|------------|----------|----------|------------|----------|----------|------------|----------|----------|
|          | Individual | Couple   | Family   | Individual | Couple   | Family   | Individual | Couple   | Family   |
| 50 to 59 | \$39.52    | \$73.14  | \$92.89  | \$61.77    | \$114.31 | \$145.17 | \$151.54   | \$280.39 | \$356.14 |
| 60 to 64 | \$48.49    | \$89.72  | \$113.95 | \$71.28    | \$131.87 | \$167.49 | \$159.84   | \$295.71 | \$375.62 |
| 65 to 69 | \$52.38    | \$96.88  | \$123.08 | \$73.73    | \$136.41 | \$173.28 | \$159.78   | \$295.57 | \$375.49 |
| 70 to 74 | \$57.17    | \$105.74 | \$134.30 | \$79.42    | \$146.91 | \$186.59 | \$166.05   | \$307.18 | \$390.18 |

### Monthly Costs for Newfoundland and Labrador Residents

| Your age | BASIC      |          |          | ENHANCED   |          |          | COMPLETE   |          |          |
|----------|------------|----------|----------|------------|----------|----------|------------|----------|----------|
|          | Individual | Couple   | Family   | Individual | Couple   | Family   | Individual | Couple   | Family   |
| 50 to 59 | \$42.67    | \$78.96  | \$100.31 | \$156.89   | \$290.27 | \$368.71 | \$249.23   | \$461.10 | \$585.70 |
| 60 to 64 | \$52.37    | \$96.88  | \$123.07 | \$171.67   | \$317.58 | \$403.43 | \$262.81   | \$486.22 | \$617.64 |
| 65 to 69 | \$58.88    | \$108.92 | \$138.40 | \$177.45   | \$328.28 | \$417.04 | \$266.57   | \$493.19 | \$626.50 |
| 70 to 74 | \$64.28    | \$118.92 | \$151.04 | \$188.57   | \$348.87 | \$443.15 | \$278.35   | \$514.96 | \$654.11 |

### Monthly Costs for Nova Scotia Residents

| Your age | BASIC      |          |          | ENHANCED   |          |          | COMPLETE   |          |          |
|----------|------------|----------|----------|------------|----------|----------|------------|----------|----------|
|          | Individual | Couple   | Family   | Individual | Couple   | Family   | Individual | Couple   | Family   |
| 50 to 59 | \$49.62    | \$91.86  | \$116.65 | \$204.62   | \$378.60 | \$480.90 | \$327.05   | \$605.12 | \$768.65 |
| 60 to 64 | \$60.91    | \$112.68 | \$143.11 | \$222.93   | \$412.41 | \$523.85 | \$346.51   | \$641.03 | \$814.28 |
| 65 to 69 | \$68.46    | \$126.67 | \$160.93 | \$79.39    | \$146.88 | \$186.60 | \$160.45   | \$296.87 | \$377.13 |
| 70 to 74 | \$74.64    | \$138.07 | \$175.38 | \$85.89    | \$158.87 | \$201.81 | \$167.74   | \$310.34 | \$394.21 |

### Monthly Costs for Ontario Residents

| Your age | BASIC      |          |          | ENHANCED   |          |          | COMPLETE   |          |          |
|----------|------------|----------|----------|------------|----------|----------|------------|----------|----------|
|          | Individual | Couple   | Family   | Individual | Couple   | Family   | Individual | Couple   | Family   |
| 50 to 59 | \$43.50    | \$80.52  | \$102.25 | \$174.22   | \$322.34 | \$409.45 | \$296.60   | \$548.81 | \$697.10 |
| 60 to 64 | \$53.40    | \$98.76  | \$125.44 | \$190.01   | \$351.51 | \$446.49 | \$313.00   | \$579.01 | \$735.48 |
| 65 to 69 | \$66.97    | \$123.91 | \$157.44 | \$110.40   | \$204.25 | \$259.49 | \$201.45   | \$372.70 | \$473.47 |
| 70 to 74 | \$73.24    | \$135.46 | \$172.06 | \$118.59   | \$219.37 | \$278.65 | \$210.55   | \$389.53 | \$494.80 |

**Monthly Costs for Prince Edward Island Residents**

| Your age | BASIC      |          |          | ENHANCED   |          |          | COMPLETE   |          |          |
|----------|------------|----------|----------|------------|----------|----------|------------|----------|----------|
|          | Individual | Couple   | Family   | Individual | Couple   | Family   | Individual | Couple   | Family   |
| 50 to 59 | \$37.48    | \$69.36  | \$88.09  | \$37.48    | \$69.36  | \$88.09  | \$115.91   | \$214.49 | \$272.92 |
| 60 to 64 | \$46.00    | \$85.07  | \$108.07 | \$46.00    | \$85.07  | \$108.07 | \$122.12   | \$225.88 | \$286.96 |
| 65 to 69 | \$51.68    | \$95.66  | \$121.51 | \$69.71    | \$128.99 | \$163.86 | \$151.70   | \$280.66 | \$356.51 |
| 70 to 74 | \$56.58    | \$104.62 | \$132.89 | \$75.31    | \$139.27 | \$176.91 | \$157.83   | \$291.95 | \$370.86 |

**Monthly Costs for Quebec Residents**

| Your age | BASIC      |         |          | ENHANCED   |          |          | COMPLETE   |          |          |
|----------|------------|---------|----------|------------|----------|----------|------------|----------|----------|
|          | Individual | Couple  | Family   | Individual | Couple   | Family   | Individual | Couple   | Family   |
| 50 to 59 | \$28.64    | \$52.99 | \$67.31  | \$95.01    | \$175.77 | \$223.27 | \$189.21   | \$350.07 | \$444.66 |
| 60 to 64 | \$35.17    | \$65.06 | \$82.66  | \$104.42   | \$193.19 | \$245.41 | \$197.56   | \$365.49 | \$464.28 |
| 65 to 69 | \$39.49    | \$73.09 | \$92.84  | \$108.28   | \$200.35 | \$254.51 | \$199.03   | \$368.25 | \$467.79 |
| 70 to 74 | \$42.61    | \$78.83 | \$100.13 | \$114.75   | \$212.28 | \$269.65 | \$206.55   | \$382.10 | \$485.37 |

**Monthly Costs for Saskatchewan Residents**

| Your age | BASIC      |          |          | ENHANCED   |          |          | COMPLETE   |          |          |
|----------|------------|----------|----------|------------|----------|----------|------------|----------|----------|
|          | Individual | Couple   | Family   | Individual | Couple   | Family   | Individual | Couple   | Family   |
| 50 to 59 | \$46.19    | \$85.48  | \$108.55 | \$130.93   | \$242.24 | \$307.68 | \$203.18   | \$375.91 | \$477.47 |
| 60 to 64 | \$56.72    | \$104.96 | \$133.31 | \$145.01   | \$268.29 | \$340.78 | \$215.64   | \$398.92 | \$506.74 |
| 65 to 69 | \$63.71    | \$117.88 | \$149.75 | \$116.46   | \$215.47 | \$273.72 | \$191.43   | \$354.17 | \$449.89 |
| 70 to 74 | \$68.65    | \$126.98 | \$161.30 | \$123.90   | \$229.19 | \$291.14 | \$199.07   | \$368.25 | \$467.77 |

**Monthly Costs for the Northwest Territories Residents**

| Your age | BASIC      |          |          | ENHANCED   |          |          | COMPLETE   |          |          |
|----------|------------|----------|----------|------------|----------|----------|------------|----------|----------|
|          | Individual | Couple   | Family   | Individual | Couple   | Family   | Individual | Couple   | Family   |
| 50 to 59 | \$47.32    | \$87.55  | \$111.20 | \$208.22   | \$385.24 | \$489.34 | \$333.52   | \$617.08 | \$783.84 |
| 60 to 64 | \$58.07    | \$107.45 | \$136.46 | \$90.53    | \$167.49 | \$212.74 | \$176.39   | \$326.33 | \$414.51 |
| 65 to 69 | \$77.83    | \$143.98 | \$182.95 | \$91.89    | \$169.99 | \$215.99 | \$177.22   | \$327.87 | \$416.53 |
| 70 to 74 | \$84.62    | \$156.52 | \$198.83 | \$99.14    | \$183.38 | \$232.95 | \$185.40   | \$342.98 | \$435.68 |

### Monthly Costs for Yukon and Nunavut Residents

| Your age | BASIC      |          |          | ENHANCED   |          |          | COMPLETE   |          |          |
|----------|------------|----------|----------|------------|----------|----------|------------|----------|----------|
|          | Individual | Couple   | Family   | Individual | Couple   | Family   | Individual | Couple   | Family   |
| 50 to 59 | \$47.32    | \$87.55  | \$111.20 | \$208.22   | \$385.24 | \$489.34 | \$333.52   | \$617.08 | \$783.84 |
| 60 to 64 | \$58.07    | \$107.45 | \$136.46 | \$226.34   | \$418.73 | \$531.85 | \$352.77   | \$652.66 | \$829.02 |
| 65 to 69 | \$77.83    | \$143.98 | \$182.95 | \$91.89    | \$169.99 | \$215.99 | \$177.22   | \$327.87 | \$416.53 |
| 70 to 74 | \$84.62    | \$156.52 | \$198.83 | \$99.14    | \$183.38 | \$232.95 | \$185.40   | \$342.98 | \$435.68 |

## Additional Coverage

### Travel Plus

#### Monthly Costs

| Your age | TRAVEL 90  |          |          | TRAVEL 180 |          |          |
|----------|------------|----------|----------|------------|----------|----------|
|          | Individual | Couple   | Family   | Individual | Couple   | Family   |
| 50 to 59 | \$35.20    | \$65.15  | \$82.75  | \$79.68    | \$147.40 | \$187.23 |
| 60 to 64 | \$47.76    | \$88.33  | \$112.21 | \$108.03   | \$199.86 | \$253.86 |
| 65 to 69 | \$59.41    | \$109.92 | \$139.61 | \$134.42   | \$248.68 | \$315.88 |
| 70 to 74 | \$83.57    | \$154.61 | \$196.40 | \$189.08   | \$349.80 | \$444.34 |

## LIFE (Employee Only)

## Monthly Premium – \$25,000 of Insurance

| Your age | NON-SMOKER |         | SMOKER   |         |
|----------|------------|---------|----------|---------|
|          | Male       | Female  | Male     | Female  |
| 50       | \$6.68     | \$4.81  | \$16.38  | \$11.94 |
| 51       | \$7.33     | \$5.23  | \$18.38  | \$13.00 |
| 52       | \$8.04     | \$5.72  | \$20.60  | \$14.20 |
| 53       | \$8.84     | \$6.24  | \$23.04  | \$15.48 |
| 54       | \$9.74     | \$6.84  | \$25.77  | \$16.88 |
| 55       | \$10.75    | \$7.52  | \$28.76  | \$18.41 |
| 56       | \$11.85    | \$8.27  | \$32.06  | \$20.08 |
| 57       | \$13.12    | \$9.16  | \$35.69  | \$21.93 |
| 58       | \$14.54    | \$10.12 | \$39.67  | \$23.93 |
| 59       | \$16.15    | \$11.24 | \$44.01  | \$26.11 |
| 60       | \$17.96    | \$12.48 | \$48.74  | \$28.53 |
| 61       | \$20.01    | \$13.91 | \$53.89  | \$31.16 |
| 62       | \$22.33    | \$15.50 | \$59.49  | \$34.02 |
| 63       | \$24.94    | \$17.32 | \$65.55  | \$37.14 |
| 64       | \$27.93    | \$19.38 | \$72.12  | \$40.57 |
| 65       | \$31.28    | \$21.69 | \$79.22  | \$44.29 |
| 66       | \$35.05    | \$24.29 | \$86.87  | \$48.35 |
| 67       | \$39.32    | \$27.23 | \$95.09  | \$52.80 |
| 68       | \$44.12    | \$30.53 | \$103.91 | \$57.64 |
| 69       | \$49.50    | \$34.28 | \$113.37 | \$62.89 |
| 70       | \$55.52    | \$38.47 | \$123.50 | \$68.61 |
| 71       | \$62.25    | \$43.20 | \$134.32 | \$74.85 |
| 72       | \$69.71    | \$48.48 | \$145.85 | \$81.67 |
| 73       | \$78.03    | \$54.44 | \$158.12 | \$89.05 |
| 74       | \$87.21    | \$61.07 | \$171.17 | \$97.12 |

## Try out different cost scenarios

If you would like to compare costs for different coverage options, use the following table to create cost scenarios.

|                                                     |                                                                                                          | SCENARIO 1                                                                                          | SCENARIO 2                                                                                               | SCENARIO 3                                                                                          |
|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| <b>Level of coverage</b><br>(check appropriate box) | Individual <input type="checkbox"/> Couple <input type="checkbox"/> Family <input type="checkbox"/>      | Individual <input type="checkbox"/> Couple <input type="checkbox"/> Family <input type="checkbox"/> | Individual <input type="checkbox"/> Couple <input type="checkbox"/> Family <input type="checkbox"/>      | Individual <input type="checkbox"/> Couple <input type="checkbox"/> Family <input type="checkbox"/> |
|                                                     |                                                                                                          | <b>Monthly premium</b>                                                                              | <b>Monthly premium</b>                                                                                   | <b>Monthly premium</b>                                                                              |
| <b>Health</b><br>(check appropriate box)            | <input type="checkbox"/> Basic<br><input type="checkbox"/> Enhanced<br><input type="checkbox"/> Complete | \$ _____                                                                                            | <input type="checkbox"/> Basic<br><input type="checkbox"/> Enhanced<br><input type="checkbox"/> Complete | \$ _____                                                                                            |
| <b>Travel Plus</b><br>(check appropriate box)       | <input type="checkbox"/> Travel 90<br><input type="checkbox"/> Travel 180                                | \$ _____                                                                                            | <input type="checkbox"/> Travel 90<br><input type="checkbox"/> Travel 180                                | \$ _____                                                                                            |
| <b>Life</b>                                         | <input type="checkbox"/> \$25,000                                                                        | \$ _____                                                                                            | <input type="checkbox"/> \$25,000                                                                        | \$ _____                                                                                            |
|                                                     | <b>Total Cost</b>                                                                                        | \$ _____                                                                                            | <b>Total Cost</b>                                                                                        | \$ _____                                                                                            |