



Notice of Group Benefit Premium Rate Increases

A Message from the Manager Pension and Benefits

Date: April 15, 2026

As part of our annual review process, the University of Guelph and Sun Life have finalized Group Benefit premium rates for the policy year starting May 1, 2026. From this review and aligned with insurance practices, it was determined that monthly premium rates will increase for Extended Health Coverage group benefit packages that faculty and staff hold. There will be no change to Dental, Life, or Long Term Disability premium rates.

Extended Health Care (EHC)

The EHC premiums for regular full-time and temporary full-time employees are 100% funded by the University. Part-time employees contribute a percentage of the EHC premiums depending on the full-time equivalency of their University appointment(s). Effective May 1, 2026, EHC monthly premiums (inclusive of RST) will be increasing due to increased usage along with inflationary costs. Below are the new monthly premiums.

Premium Type	Coverage Type	New Rates
EHC	Single	\$224.11
	Family	\$542.82
EHC UGFA, P&M	Single	\$233.04
	Family	\$564.78

Dental

For regular full-time and temporary full-time employees, Dental premiums are 80% funded by the University and 20% funded by employees. Part-time employees contribute a percentage of the Dental premiums depending on the full-time equivalency of their University appointment(s). Below are the monthly premiums that are being maintained.

Premium Type	Coverage Type	Employee	Employee
Dental	Single	\$13.25	\$53.00
	Family	\$45.64	\$182.58

Long Term Disability (LTD)

LTD premiums are 2/3 funded by the University and 1/3 by employees. Effective May 1, 2026, the total University and employee monthly premium rate for regular full-time employees will be maintained at **\$5.02 per \$100** of benefit. For temporary full-time and part-time employees' premium rates will be maintained at **\$2.69 per \$100** of benefit.

Life Insurance

Life insurance premiums are 2/3 funded by the University and 1/3 by employees. Effective May 1, 2026, the total University and employee monthly premium rate for regular full-time staff will be maintained at **\$0.17 per \$1000** of benefit.

To confirm the amount of your premium deductions, please refer to your bi-weekly electronic pay statement available in the Payroll Information section of [Gryphons at Work](#).

Ensuring that our faculty and staff members have access to quality group benefits is a priority. If you have any questions, please contact our office at hr@uoguelph.ca.

Thank you,

A handwritten signature in blue ink that reads "Margaret McLeod". The signature is fluid and cursive, written in a professional style.

Margaret McLeod

Manager Pension and Benefits