



**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, 2026. These rate changes reflect the experience as assessed by the insurance carrier, Manulife Financial.

Benefit Plan	May 1, 2026 Monthly Premium Rate			
<b>Dependent Life Insurance</b>	Spousal Coverage: \$40,000 Eligible Child(ren): \$10,000			\$8.22
	Spousal Coverage: \$20,000 Eligible Child(ren): \$5,000			\$4.09
<b>Optional Life Insurance</b>	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
<b>Voluntary Personal Accident Insurance</b>	Single: \$0.015 / \$1,000 Family: \$0.024 / \$1,000			