

RATES

2026 GROUP INSURANCE PREMIUMS

January 1, 2026 - December 31, 2026



The Atlantic Federation of Agriculture group insurance plan offers competitive benefits, premium rates and reduced administration fees, due to the combined purchasing power of all our participating members. Premium rates for the benefits are reviewed annually and below you will find a summary of the monthly rates.

RATES

Coverage	Current Monthly Premium (Rates)	Renewal Monthly Premium (Rates)	% change
Life Insurance (\$25,000)	\$5.60 (0.224 per 1,000)	\$3.80 (0.152 per 1,000)	-32.1%
Dependent Life (per family)	\$1.62	\$1.10	-32.1%
Accidental Death & Dismemberment (AD&D) (\$25,000)	\$1.13 (0.045 per 1,000)	\$1.13 (0.045 per 1,000)	0%
Health Care*	\$142.28/single \$424.74/family	\$136.95/single \$408.56/family	-3.8%
Dental Care	\$66.93/single \$128.18/family	\$71.62/single \$137.15/family	+7.0%

*Note: the Health Care (including Travel) renewal rate for members of DFNS is \$125.59 Single and \$374.31 Family

OPTIONAL LIFE INSURANCE

The cost of optional life insurance is based on your age, gender and smoking status. Optional Life Insurance is subject to approval by Medavie Blue Cross based on evidence of good health as provided by you.

Age Band	Male		Female	
	Smoker	Non-Smoker	Smoker	Non-Smoker
Under 30	\$0.0781	\$0.0500	\$0.0406	\$0.0271
30 to 34	\$0.0823	\$0.0552	\$0.0438	\$0.0333
35 to 39	\$0.1104	\$0.0646	\$0.0677	\$0.0427
40 to 44	\$0.1802	\$0.0906**	\$0.1156	\$0.0646
45 to 49	\$0.3333	\$0.1677	\$0.1927	\$0.1094
50 to 54	\$0.5417	\$0.2698	\$0.3104	\$0.1729
55 to 59	\$0.9458	\$0.4458	\$0.4438	\$0.2625
60 to 65	\$1.4281	\$0.6990	\$0.6323	\$0.4083

* The above rates are per \$1,000 of coverage.

**Example: a male producer non-smoker age 40-44 selecting \$100,000 of optional life coverage would cost approximately \$9.06 per month

OPTIONAL CRITICAL ILLNESS

The cost of optional critical illness insurance is based on your age, gender and smoking status. This coverage is subject to approval by Medavie Blue Cross based on evidence of good health as provided by you.

Age Band	Male		Female	
	Smoker	Non-Smoker	Smoker	Non-Smoker
Under 25	\$0.100	\$0.082	\$0.097	\$0.084
25-29	\$0.118	\$0.093	\$0.118	\$0.102
30-34	\$0.167	\$0.119	\$0.177	\$0.146
35 – 39	\$0.273	\$0.162	\$0.282	\$0.214
40 – 44	\$0.495	\$0.260	\$0.458	\$0.325
45 – 49	\$0.868	\$0.454	\$0.738	\$0.504
50 – 54	\$1.490	\$0.782	\$1.161	\$0.757
55 – 59	\$ 2.478	\$1.273	\$1.774	\$1.067
60 – 64	\$3.712	\$1.985	\$2.525	\$1.458
Child CI Rate	\$1.609			