

LOCAL 71 DEDUCTION CODES - Effective June 1, 2025

Life	BASIC LIFE INSURANCE
DGL	DEPENDENT GROUP LIFE
AD&D	ACCIDENTAL DEATH & DISMEMBERMENT
WI	WEEKLY IDEMNITY
LTD	LONG TERM DISABILITY
MM	EXTENDED HEALTH CARE
DT	DENTAL COVERAGE
SP	SEMI-PRIVATE COVERAGE

CLASS	ACTIVE	BENEFITS	LIFE VOLUME	AD&D VOLUME	DGL VOLUME	MEMBER	RESERVE	TAXES Ontario	TAXES Quebec
ACTIVE - worked after June 1, 2021 - Life at \$200,000 and AD&D at \$200,000									
STD	Standard	Life, DGL, AD&D, LTD, WI, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$386.54	\$ -	\$417.46	\$421.33
ST24	Standard 24 months no hours	Life, DGL, AD&D, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$342.55	\$ -	\$369.95	\$373.38
ST36	Standard 36 months no hours	MM, Dental	\$0.00	\$0.00	\$0.00	\$280.50	\$ -	\$302.94	\$305.75
ST65	Working member (age 65-69)	Life, DGL, AD&D, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$342.55	\$ -	\$369.95	\$373.38
STAF	Local 71 staff	Life, DGL, AD&D, LTD, WI, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$386.54	\$ -	\$417.46	\$421.33
STAL	Local 71 staff	Life	\$200,000.00	\$200,000.00	\$0.00	\$50.40	\$ -	\$54.43	\$54.94
STAR	Local 71 Former Staff	MM, Dental	\$0.00	\$0.00	\$0.00	\$280.50	\$ -	\$302.94	\$305.75
UARP	Union Representative	Life, DGL, AD&D, LTD, WI, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$386.54	\$ -	\$417.46	\$421.33
ACTIVE - worked prior to June 1 2021 - Life at \$100,000 and AD&D at \$100,000									
STDO	Standard - Worked prior to current increase	Life, DGL, AD&D, LTD, WI, MM, DT	\$100,000.00	\$100,000.00	\$10,000.00	\$355.52	\$ -	\$383.96	\$387.52
SO24	Standard - no hours 24 mths prior to current	Life, DGL, AD&D, MM, DT	\$100,000.00	\$100,000.00	\$10,000.00	\$311.53	\$ -	\$336.45	\$339.57
SO65	Standard >65 - Worked prior to current	Life, DGL, AD&D, MM, DT	\$100,000.00	\$100,000.00	\$10,000.00	\$311.53	\$ -	\$336.45	\$339.57

CLASS	RETIRED - UNDER 65	BENEFITS	LIFE VOLUME	AD&D VOLUME	DGL VOLUME	MEMBER	RESERVE	TAXES Ontario	TAXES Quebec
RETIRED - worked after June 1, 2021 - Life at \$200,000 and AD&D at \$200,000									
RET6	Retired under age 65	Life, DGL, AD&D, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$324.80	\$ -	\$350.78	\$354.03
24RU	Retired <65 afterJune 1 2021; no work 24	Life, DGL, AD&D, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$324.80	\$ -	\$350.78	\$354.03
RETIRED - worked before June 1, 2021 - Life at \$100,000 and AD&D at \$100,000									
RET3	Stay - till 65 years of age	Life, DGL, AD&D, MM, DT	\$100,000.00	\$100,000.00	\$10,000.00	\$293.78	\$ -	\$317.28	\$320.22
24RT	Retired 24 months no hrs (was a ST24)	Life, DGL, AD&D, MM, DT	\$100,000.00	\$100,000.00	\$10,000.00	\$293.78	\$ -	\$317.28	\$320.22
36RT	Retired 36 months no hrs (was a ST36)	MM, DT	\$0.00	\$0.00	\$0.00	\$262.75	\$ -	\$283.77	\$286.40
RETIRED - No hours received since May 31, 2012 - Life at \$50,000 and AD&D at \$70,000									
RETO	Stay - till 65 years of age	Life, DGL, AD&D, MM, DT	\$50,000.00	\$70,000.00	\$10,000.00	\$279.98	\$ -	\$302.38	\$305.18

CLASS	RET./OVER 65/LESS 40 HOURS	BENEFITS	LIFE VOLUME	AD&D VOLUME	DGL VOLUME	MEMBER	RESERVE	TAXES Ontario	TAXES Quebec
6501	65 and over / less than 40 hours	MM, DT	\$0.00	\$0.00	\$0.00	\$262.75	\$ -	\$283.77	\$286.40
6502	65 and over / less than 40 hours	MM only	\$0.00	\$0.00	\$0.00	\$177.25	\$ -	\$191.43	\$193.20

CLASS	RET./OVER 65/OVER 40 HOURS	BENEFITS	LIFE VOLUME	AD&D VOLUME	DGL VOLUME	MEMBER	RESERVE	TAXES Ontario	TAXES Quebec
RETIRED - worked after June 1, 2021 - Life at \$200,000 and AD&D at \$200,000									
65RO	Retired and working over 65, over 40 hours	Life, DGL, AD&D, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$324.80	\$ -	\$350.78	\$354.03
RETIRED - worked before June 1, 2021 - Life at \$100,000 and AD&D at \$100,000									
65RW	Ret. Member over 65,over 40 hours	Life, DGL, AD&D, MM, DT	\$100,000.00	\$100,000.00	\$10,000.00	\$293.78	\$ -	\$317.28	\$320.22

CLASS	FORMER 819 RETIREE MEMBERS	BENEFITS	LIFE VOLUME	AD&D VOLUME	DGL VOLUME	MEMBER	RESERVE	TAXES Ontario	TAXES Quebec
819F	Former 819 retiree family	Life, DGL, SP	\$10,000.00	\$0.00	\$10,000.00	\$0.00	\$ 25.99	\$0.00	\$0.00
819S	Former 819 retiree single	Life, SP	\$10,000.00	\$0.00	\$0.00	\$0.00	\$ 25.98	\$0.00	\$0.00

CLASS	SURVIVOR BEN (MAX 24 MONTHS)	BENEFITS	LIFE VOLUME	AD&D VOLUME	DGL VOLUME	MEMBER	RESERVE	TAXES Ontario	TAXES Quebec
SURA	Survivor Benefits Plan A	MM, Dental	\$0.00	\$0.00	\$0.00	\$262.75	\$ -	\$283.77	\$286.40
SURB	Survivor Benefits Plan B	MM only	\$0.00	\$0.00	\$0.00	\$177.25	\$ -	\$191.43	\$193.20

CLASS	SUBSIDY	BENEFITS	LIFE VOLUME	AD&D VOLUME	DGL VOLUME	MEMBER	RESERVE	TAXES Ontario	TAXES Quebec
SUBSIDY - worked after June 1, 2021									
SUB0	Worked in last 24 months after June 1/12	Life, DGL, AD&D, LTD, WI, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$41.67	\$ 344.87	\$45.00	\$45.42
SUB2	No hours in 24 months	Life, DGL, AD&D, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$41.67	\$ 300.88	\$45.00	\$45.42
SUB3	No hours in 36 months	MM, Dental	\$0.00	\$0.00	\$0.00	\$41.67	\$ 238.83	\$45.00	\$45.42
SUBL	Disability pension & waiver	DGL, MM, DT	\$0.00	\$0.00	\$20,000.00	\$41.67	\$ 242.48	\$45.00	\$45.42
SUBSIDY - worked prior to June 1 2021									
SUB4	Disability pension & waiver	DGL, MM, DT	\$0.00	\$0.00	\$10,000.00	\$41.67	\$ 240.66	\$45.00	\$45.42

CLASS	DISABILITY - UNDER 65	BENEFITS	LIFE VOLUME	AD&D VOLUME	DGL VOLUME	MEMBER	RESERVE	TAXES Ontario	TAXES Quebec
DISABLED - Disabled on or after June 1, 2021									
WI	WI member (not enough \$\$ in balance)	Life, DGL, AD&D, LTD, WI, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$0.00	\$ 386.54	\$0.00	\$0.00
LTVN	LTD No Waiver (new volume)	Life, DGL, AD&D, LTD, WI, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$0.00	\$ 345.55	\$0.00	\$0.00
WVNV	LTD with Waiver (new volume)	Life, DGL, AD&D, LTD, WI, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$0.00	\$ 287.15	\$0.00	\$0.00
WS01	WCB First 12 months (Wkd after June 1 2021)	Life, DGL, AD&D, LTD, WI, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$386.54	\$ -	\$417.46	\$421.33
WS02	WCB More than 1 year (Wkd after June 1	Life, DGL, AD&D, LTD, WI, MM, DT	\$200,000.00	\$200,000.00	\$20,000.00	\$0.00	\$ 386.54	\$0.00	\$0.00
DISABLED - Disabled on or after January 1, 2014 - LTD at \$1,500									
LTDN	LTD no Waiver after January 1, 2014	Life, DGL, AD&D, LTD, WI, MM, DT	\$100,000.00	\$100,000.00	\$10,000.00	\$0.00	\$ 314.53	\$0.00	\$0.00
WVNN	LTD with Waiver after January 1, 2014	Life, DGL, AD&D, LTD, WI, MM, DT	\$100,000.00	\$100,000.00	\$10,000.00	\$0.00	\$ 285.33	\$0.00	\$0.00
DISABLED - worked after June 1, 2012 and before June 1, 2021									
WIO	WI member (not enough \$\$ in balance)	Life, DGL, AD&D, LTD, WI, MM, DT	\$100,000.00	\$100,000.00	\$10,000.00	\$0.00	\$ 355.52	\$0.00	\$0.00
LTD	LTD no Waiver	Life, DGL, AD&D, LTD, WI, MM, DT	\$100,000.00	\$100,000.00	\$10,000.00	\$0.00	\$ 314.53	\$0.00	\$0.00
WV01	LTD with Waiver	DGL,LTD, WI, MM, DT	\$0.00	\$0.00	\$10,000.00	\$0.00	\$ 285.33	\$0.00	\$0.00
WVNL	No LTD, No Disability pension	DGL,LTD, WI, MM, DT	\$0.00	\$0.00	\$10,000.00	\$0.00	\$ 326.32	\$0.00	\$0.00
WCB1	Workers Comp. less than 1 year	Life, DGL, AD&D, LTD, WI, MM, DT	\$100,000.00	\$100,000.00	\$10,000.00	\$355.52	\$ -	\$383.96	\$387.52
WCB	Workers Comp. more than 1 year	Life, DGL, AD&D, LTD, WI, MM, DT	\$100,000.00	\$100,000.00	\$10,000.00	\$0.00	\$ 355.52	\$0.00	\$0.00
WC7	Workers Comp. more than 7 years	Life, DGL, AD&D, LTD, WI, MM, DT	\$100,000.00	\$100,000.00	\$10,000.00	\$355.52	\$ -	\$383.96	\$387.52
DISABLED - worked prior June 1, 2012									
LTD0	LTD no Waiver	Life, DGL, AD&D, LTD, WI, MM, DT	\$50,000.00	\$70,000.00	\$10,000.00	\$0.00	\$ 300.73	\$0.00	\$0.00
WV10	LTD with Waiver	DGL,LTD, WI, MM, DT	\$0.00	\$0.00	\$10,000.00	\$0.00	\$ 285.33	\$0.00	\$0.00
WVNO	No LTD, No Disability pension	DGL,LTD, WI, MM, DT	\$0.00	\$0.00	\$10,000.00	\$0.00	\$ 326.32	\$0.00	\$0.00
UC10	Member on UIC treated as WI	Life, DGL, AD&D, LTD, WI, MM, DT	\$50,000.00	\$70,000.00	\$10,000.00	\$0.00	\$ 341.72	\$0.00	\$0.00
WC10	Workers Comp. less than 1 year	Life, DGL, AD&D, LTD, WI, MM, DT	\$50,000.00	\$70,000.00	\$10,000.00	\$341.72	\$ -	\$369.06	\$372.47
WCBO	Workers Comp. more than 1 year	Life, DGL, AD&D, LTD, WI, MM, DT	\$50,000.00	\$70,000.00	\$10,000.00	\$0.00	\$ 341.72	\$0.00	\$0.00
WC70	Workers Comp. more than 7 years	Life, DGL, AD&D, LTD, WI, MM, DT	\$50,000.00	\$70,000.00	\$10,000.00	\$341.72	\$ -	\$369.06	\$372.47

CLASS	OLD CODES	BENEFITS	LIFE VOLUME	AD&D VOLUME	DGL VOLUME	MEMBER	RESERVE	TAXES Ontario	TAXES Quebec
EX01	65 and over - less than 40 hours	MM, Dental	\$0.00		\$0.00	\$245.56	\$17.19	\$265.20	\$267.66
EX02	65 and over - less than 40 hours	MM only	\$0.00		\$0.00	\$165.65	\$11.60	\$178.90	\$180.56
RET	Retired - not working	Life, DGL, AD&D, MM, DT	\$35,000.00	\$70,000.00	\$10,000.00	\$258.13	\$18.07	\$278.78	\$281.36
RET2	Retired - not working	Life, DGL, AD&D, MM, DT	\$50,000.00	\$70,000.00	\$10,000.00	\$261.66	\$18.32	\$282.59	\$285.21
WV	LTD with waiver	DGL, WI, MM, DT	\$0.00		\$5,000.00	\$0.00	\$285.33	\$0.00	\$0.00