

IAFF Local 255 benefit premium rates

Notice of changes

Benefit premiums are calculated and set annually by the benefit carriers. Premiums are deducted bi-weekly. The changes are effective pay period 2 and reflected on the Jan. 21, 2026 pay advice.

EE = employee ER = employer (The City of Calgary)

	Single rate		Family rate		Change from 2025
Extended Health Care (EHC)* including vision and travel	EE \$25.36	ER \$59.16	EE \$61.99	ER \$144.65	Total increase of \$18.44 Single, total increase of \$25.30 Family. EHC costs are shared 30% employee and 70% employer.
Dental	EE \$6.05	ER \$24.18	EE \$18.18	ER \$72.70	No change. Dental costs are shared 20% employee and 80% employer.
Basic Group Life Insurance	ER pays 2X annual salary at \$0.04062 per \$1000 EE pays optional 1X annual salary at \$0.40602 per \$1000. Rate reflects 26 pay periods.				No change.
Optional Group Life Insurance	Paid by employees who have this insurance. Cost varies by age and smoking status. Rate table on Benefits website.				No change.
Long-term disability	EE paid at 1.687% of base salary, service pay and statutory pay.				Total increase of 0.337%.
Short-term disability	ER paid.				No change.

*Note: The EHC rates also include an increment for an Employment Insurance rebate.

