



January 1, 2026

**OPP and OPP Association Insurance Plans- Active OPP Association Member
Administered by Target Benefit Administrators on behalf of the OPP Association**

OPP Insurance information

POLICY #	CARRIER	POLICY TYPE	COVERAGE AMOUNT	TERMINATION AGE	PREMIUM AND NOTES
044501	Canada Life	Basic Life	1 times salary	None	Paid by the employer - taxable benefit
158009	Canada Life	Supplementary Life- Optional	1-, 2- or 3-times salary	Age 75	Calculated on current salary paid per month - \$0.28 per thousand
158009	Canada Life	Dependant Life- Optional- One or More than one	\$2,000 or \$2,000/\$1,000	Age 75	One - \$0.15 per month or More than One - \$0.30 per month

OPPA Insurance information

POLICY #	CARRIER	POLICY TYPE	COVERAGE AMOUNT	TERMINATION AGE	PREMIUM AND NOTES
335354	Canada Life	Basic Life	\$10,000	Age 75	Paid by the OPP Association*
335354	Canada Life	Basic Life- Increase – Optional	\$20,000	Age 75	\$10,000 paid by the OPP Association and \$10,000 paid by the member \$2.70 per month <i>* This policy replaces the above Basic Life if the \$10,000 Increase – Optional is elected.</i>
167997	Canada Life	Life	\$20,000	None	\$7.23 bi-weekly
022557A	Sutton	Basic A.D. & D.	\$10,000	Age 75	Paid by the OPP Association
022557A	Sutton	Basic A.D. & D- Increase- Optional	\$10,000**	Age 75	\$0.60 per month <i>** This policy is replaced by the below AD&D Optional Single or Family if elected</i>
022558A	Sutton	A.D. & D- Optional- Single or Family	\$50,000 to \$500,000	Age 70	See enclosed rate table
335354	Canada Life	Dependent Life- Optional	\$6,000	Age 65	Paid by the OPP Association
335355	Canada Life	Spousal Life- Optional	\$30,000 or \$60,000	Spouse age 70	See enclosed rate table Reduces by 50% at spouses age 65
024565A	Sutton	Critical Illness- Member- Optional	\$5,000 to \$250,000	Age 70	See enclosed rate table
024565A	Sutton	Critical Illness- Spouse- Optional	\$5,000 to \$250,000	Spouse age 70	Available if the member has CI coverage in place See enclosed rate table
024565A	Sutton	Critical Illness- Child(ren)- Optional	\$5,000 to \$25,000	Child age 21 or 26	Available if the member has CI coverage in place See enclosed rate table

Life Event: Insurance changes applied for within 31 days following a life event, e.g., marriage, divorce, birth, adoption or death of dependant may not require evidence of insurability.

For more detailed information please visit the OPPA website at www.oppa.ca , click on “Benefits” then click “Benefits Resources” and select “Member Benefit Services (Target Benefit Administrators) and select “My Benefits”

Policy #022558A - Rate Table for Optional Accidental Death & Dismemberment: cost is per month

Principle Sum	Single	Family	Principle Sum	Single	Family	Principle Sum	Single	Family
\$500,000	\$30.24	\$39.96	\$325,000	\$19.66	\$25.97	\$175,000	\$10.58	\$13.99
475,000	28.73	37.96	300,000	18.14	23.98	150,000	9.07	11.99
450,000	27.22	35.96	275,000	16.63	21.98	125,000	7.56	9.99
425,000	25.70	33.97	250,000	15.12	19.98	100,000	6.05	7.99
400,000	24.19	31.97	225,000	13.61	17.98	75,000	4.54	5.99
375,000	22.68	29.97	200,000	12.10	15.98	50,000	3.02	4.00
350,000	21.17	27.97						

Policy #335455 - Rate table for Spousal Life: cost is per month - based on spouse's date of birth

Age Band	\$30,000	\$60,000
Under 40	\$1.67	\$3.34
40 to 44	3.33	6.67
45 to 49	5.48	10.97
50 to 54	8.34	16.69
55 to 59	14.31	28.62
60 to 64	20.98	41.96
65-69- coverage reduces by 50%	\$15,000	\$30,000
	\$15.85	\$31.70

Policy #024565A - Rate Table for Critical Illness- rates are per \$5,000 of coverage per month

Age Band	Male		Female		Gender Undisclosed	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
20 – 24	\$0.59	\$0.67	\$0.46	\$0.52	\$0.52	\$0.58
25 – 29	0.79	0.97	0.79	0.95	0.79	0.96
30 – 34	0.88	1.09	0.97	1.33	0.95	1.26
35 – 39	1.00	1.41	1.21	1.83	1.15	1.71
40 – 44	1.43	2.36	1.57	2.78	1.53	2.66
45 – 49	2.38	4.65	2.26	4.57	2.31	4.61
50 – 54	3.71	8.30	3.09	6.55	3.34	7.25
55 – 59	6.04	14.47	4.15	8.70	4.91	11.01
60 – 64	10.29	24.20	6.13	9.91	7.80	15.63
65	13.70	33.89	8.19	15.81	10.40	23.05
66	15.05	35.42	9.02	17.39	11.44	24.61
67	16.68	38.96	9.93	19.12	12.63	27.06
68	18.22	42.87	10.90	21.03	13.83	29.77
69	20.02	47.15	12.00	23.13	15.21	32.74

Child Critical Illness	
Coverage Amount	Premium
\$5,000	\$3.14
10,000	\$6.28
15,000	\$9.42
20,000	\$12.56
25,000	\$15.70

Examples

- Male, 45, non-smoker, \$25,000 = \$12.85 per month
- Female, 30, non-smoker, \$50,000 = \$10.50 per month
- Gender Undisclosed, 35, non-smoker, \$50,000 = \$12.40 per month

Applicable Provincial Sales Tax is included in all premium rates shown on the chart.

Premium deductions for OPP insurances are monthly (second pay of each month) unless otherwise indicated. Members requiring further details on the deduction amounts on their pay stub, should contact Target Benefit Administrators.

For inquiries about your insurance coverage, beneficiary updates or to make changes to your coverage please contact Target Benefit Administrators at 1-888-660-6055 or 416-740-1335 or by email at target@wlvinc.com. PLEASE NOTE: A signed cancellation letter is required to cease any insurance coverage and its applicable premium.