

## McMaster University: Voluntary Accidental Death & Dismemberment Insurance

**Voluntary Accidental Death and Dismemberment Monthly Rates (before taxes) Effective May 1, 2026 - April 30, 2027 (No change from previous year).**

<b>Principle Sum</b>	<b>Employee Only</b>	<b>Employee and Family</b>
\$10,000.00	\$0.14	\$0.22
\$20,000.00	\$0.28	\$0.44
\$30,000.00	\$0.42	\$0.66
\$40,000.00	\$0.56	\$0.88
\$50,000.00	\$0.70	\$1.10
\$60,000.00	\$0.84	\$1.32
\$70,000.00	\$0.98	\$1.54
\$80,000.00	\$1.12	\$1.76
\$90,000.00	\$1.26	\$1.98
\$100,000.00	\$1.40	\$2.20
\$110,000.00	\$1.54	\$2.42
\$120,000.00	\$1.68	\$2.64
\$130,000.00	\$1.82	\$2.86
\$140,000.00	\$1.96	\$3.08
\$150,000.00	\$2.10	\$3.30
\$160,000.00	\$2.24	\$3.52
\$170,000.00	\$2.38	\$3.74
\$180,000.00	\$2.52	\$3.96
\$190,000.00	\$2.66	\$4.18
\$200,000.00	\$2.80	\$4.40
\$210,000.00	\$2.94	\$4.62
\$220,000.00	\$3.08	\$4.84
\$230,000.00	\$3.22	\$5.06
\$240,000.00	\$3.36	\$5.28
\$250,000.00	\$3.50	\$5.50
\$260,000.00	\$3.64	\$5.72
\$270,000.00	\$3.78	\$5.94
\$280,000.00	\$3.92	\$6.16
\$290,000.00	\$4.06	\$6.38
\$300,000.00	\$4.20	\$6.60
\$310,000.00	\$4.34	\$6.82
\$320,000.00	\$4.48	\$7.04
\$330,000.00	\$4.62	\$7.26
\$340,000.00	\$4.76	\$7.48
\$350,000.00	\$4.90	\$7.70
\$360,000.00	\$5.04	\$7.92
\$370,000.00	\$5.18	\$8.14
\$380,000.00	\$5.32	\$8.36
\$390,000.00	\$5.46	\$8.58
\$400,000.00	\$5.60	\$8.80
\$410,000.00	\$5.74	\$9.02

<b>Principle Sum</b>	<b>Employee Only</b>	<b>Employee and Family</b>
\$420,000.00	\$5.88	\$9.24
\$430,000.00	\$6.02	\$9.46
\$440,000.00	\$6.16	\$9.68
\$450,000.00	\$6.30	\$9.90
\$460,000.00	\$6.44	\$10.12
\$470,000.00	\$6.58	\$10.34
\$480,000.00	\$6.72	\$10.56
\$490,000.00	\$6.86	\$10.78
\$500,000.00	\$7.00	\$11.00