

Fleming College – Partial Load Staff Insurance Plan

Revised: January 2, 2019

Active Employees to Age 65 – Effective February 1, 2019

Benefit	Coverage	Monthly Premiums	Employee Contributions	Eligibility	Coverage Begins																																																							
1. Basic Life and A.D. &D	Life – \$25,000 A.D. &D. – \$25,000	\$0.19/\$1000/month \$0.02/\$1000/month	100%	Optional	1 st day of the month following completion of 1 calendar month																																																							
2. a) Supplemental Life Insurance	\$10,000 to \$60,000 (in units of \$10,000)	\$0.11/\$1000/month	100%	Optional	1 st day of the month following completion of 1 calendar month																																																							
2. b) Employee Pay-All Life Insurance	\$10,000 to \$300,000 (in units of \$10,000)	\$0.10/\$1000/month	100%	Optional	1 st day of the month following completion of 1 calendar month																																																							
3. Dependent Life	\$5,000 Spouse \$2,000 Child	\$0.97/month	100%	Optional	1 st day of the month following completion of 1 calendar month																																																							
4. Extended Health Care	a) No deductible 85/15% co-insurance. Semi-private coverage and drugs	\$97.58/month – Single \$223.20/month – Family	NIL	Optional*	1 st day of the month following completion of 1 calendar month																																																							
	b) Vision Benefits	\$13.11/month – Single \$38.53/month – Family	100%	Optional with EHC	1 st day of the month following completion of 1 calendar month																																																							
	c) Hearing Care Benefits	\$1.11 /month – Single \$3.30/month – Family	100%	Optional with EHC	1 st day of the month following completion of 1 calendar month																																																							
5. Dental	Most dental procedures	\$53.67/month – Single \$150.08/month – Family	100%	Optional	1 st day of the month following completion of 6 calendar months																																																							
6. Critical Illness	\$25,000 to \$200,000 (in units of \$25,000)	See below for rates**	100%	Optional	After one month for first \$50,000 if application received within 31 days of hire																																																							
	6. Critical Illness**: per \$25,000 unit <table border="1"> <thead> <tr> <th>Age Band</th> <th colspan="2">Male</th> <th colspan="2">Female</th> </tr> <tr> <th></th> <th>Smoker</th> <th>Non-Smoker</th> <th>Smoker</th> <th>Non-Smoker</th> </tr> </thead> <tbody> <tr> <td>Under 30</td> <td>\$2.99</td> <td>\$2.49</td> <td>\$2.78</td> <td>\$2.32</td> </tr> <tr> <td>30-34</td> <td>\$4.90</td> <td>\$3.44</td> <td>\$5.70</td> <td>\$4.17</td> </tr> <tr> <td>35-39</td> <td>\$6.36</td> <td>\$4.30</td> <td>\$8.28</td> <td>\$5.23</td> </tr> <tr> <td>40-44</td> <td>\$11.52</td> <td>\$6.66</td> <td>\$14.98</td> <td>\$7.98</td> </tr> <tr> <td>45-49</td> <td>\$23.20</td> <td>\$11.46</td> <td>\$22.46</td> <td>\$10.74</td> </tr> <tr> <td>50-54</td> <td>\$42.13</td> <td>\$18.25</td> <td>\$36.10</td> <td>\$16.52</td> </tr> <tr> <td>55-59</td> <td>\$67.68</td> <td>\$27.55</td> <td>\$42.55</td> <td>\$20.14</td> </tr> <tr> <td>60-64</td> <td>\$108.41</td> <td>\$45.43</td> <td>\$54.97</td> <td>\$28.77</td> </tr> <tr> <td>65-69</td> <td>\$189.83</td> <td>\$87.25</td> <td>\$87.02</td> <td>\$49.89</td> </tr> </tbody> </table>					Age Band	Male		Female			Smoker	Non-Smoker	Smoker	Non-Smoker	Under 30	\$2.99	\$2.49	\$2.78	\$2.32	30-34	\$4.90	\$3.44	\$5.70	\$4.17	35-39	\$6.36	\$4.30	\$8.28	\$5.23	40-44	\$11.52	\$6.66	\$14.98	\$7.98	45-49	\$23.20	\$11.46	\$22.46	\$10.74	50-54	\$42.13	\$18.25	\$36.10	\$16.52	55-59	\$67.68	\$27.55	\$42.55	\$20.14	60-64	\$108.41	\$45.43	\$54.97	\$28.77	65-69	\$189.83	\$87.25	\$87.02	\$49.89
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NOTE: Upon completion of a contract, a partial load employee may continue all benefits up to 6 months, if the College anticipates reemploying in the same status and providing (s)he pays 100% of the premiums. If an employee is reemployed as a partial load within 6 months of the contract end, waiting periods are waived for benefits previously enrolled. This is a brief outline for your information. 8% PST to be added to all amounts to arrive at total cost of premiums. More details may be obtained from your insurance booklet OR by contacting the Human Resources Department.

* If you do not wish to participate in the Extended Health Care benefit, the enrolment form must be fully completed, including section 4 detailing coverage under another plan. Your signature is required for all benefits declined.