

Fleming College – Administrative Staff Insurance Plan
Revised: October 23, 2018
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 – 2/3 basic salary A.D. &D. – 2/3 basic salary | \$0.08/\$1000/month \$0.02/\$1000/month | NIL | Mandatory | 1 month from date of hire |
| 2. Long Term Disability | 66 ^{2/3} % of basic monthly earnings, paid to age 65 (see College Sick Leave (8) below) | CAAT Contributions \$2.34/\$100/month | 33 ^{1/3} % | Mandatory | 3 months from date of hire |
| 3. a) Supplemental Life Insurance | 1, 2, or 3x annual salary to nearest \$1,000 higher to a maximum of \$1,000,000 | \$0.05/\$1000/month | 50% | Optional | 1 month from date of hire |
| 3. b) Employee Pay-All Life Insurance | \$10,000 to \$100,000 (in units of \$10,000) | See below for rates* | 100% | Optional | 1 month from date of hire |
| 4. Dependent Life | \$10,000 Spouse \$5,000 Child | \$1.48/month | 100% | Optional | 1 month from date of hire |
| 5. Extended Health Care | a) No deductible 85/15% co-insurance. Semi-private coverage | \$88.18/month – Single \$182.71/month – Family | NIL | Mandatory | 1 month from date of hire |
| | b) Vision Benefits | \$9.86/month – Single \$29.24/month – Family | 25% | Mandatory | 1 month from date of hire |
| | c) Hearing Care Benefits | \$0.71/month – Single \$2.12/month – Family | NIL | Mandatory | 1 month from date of hire |
| 6. Dental | Diagnostic, Preventative, Restorative, Orthodontic, Periodontal and Surgical Services – 100% ODA Schedule for previous calendar year. | \$43.06/month – Single \$139.46/month – Family | NIL | Mandatory | 1 st day of month following date of hire |
| 7. 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 |
| 8. College Sick Leave | 130 days of sick leave is credited upon hire and at the start of each plan year (September 1). Time off due to sickness is paid at 100% for the first 130 days (6 months). Long Term Disability benefits (as described in item 2 above) begin after 6 months of absence due to sickness. Maximum insurable earnings for LTD is \$450,000. | | | | |
| | 3. b) Employee Pay-All Life Insurance*: per \$10,000 Age: Up to 34 35-39 40-44 45-49 50-54 55-59 60-64 Rate: \$0.23 \$0.27 \$0.40 \$0.74 \$1.29 \$2.10 \$3.34 | | | | |
| | 7. Critical Illness**: per \$25,000 unit 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 | | | | |

NOTE: 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.