

**Fleming College – Academic Staff Insurance Plan**
**Revised: October 22, 2019**
**Active Employees to Age 65 – Effective February 1, 2020**

Benefit	Coverage	Monthly Premiums	Employee Contributions	Eligibility	Coverage Begins
1. Basic Life and A.D. &D	Life – \$25,000 A.D. &D. – \$25,000	\$0.20/\$1000/month \$0.02/\$1000/month	NIL	Mandatory	1 month from date of hire
2. Long Term Disability	60% of basic monthly earnings, paid to age 65 (see College Sick Leave (8) below)	CAAT Contributions \$2.19/\$100/month	100%	Mandatory	2 months from date of hire
3. a) Supplemental Life Insurance	\$10,000 to \$60,000 (in units of \$10,000)	\$0.12/\$1000/month	50%	Optional	1 month from date of hire
3. b) Employee Pay-All Life Insurance	\$10,000 to \$300,000 (in units of \$10,000)	\$0.11/\$1000/month	100%	Optional	1 month from date of hire
4. Dependent Life	\$5,000 Spouse \$2,000 Child	\$0.97/month	100%	Optional	1 month from date of hire
5. Extended Health Care	a) No deductible 85/15% co-insurance. Semi-private coverage and drugs	\$106.36/month – Single \$243.29/month – Family	NIL	Mandatory	1 month from date of hire
	b) Vision Benefits	\$13.11/month – Single \$38.53/month – Family	25%	Mandatory	1 month from date of hire
	c) Hearing Care Benefits	\$1.11 /month – Single \$3.30/month – Family	25%	Mandatory	1 month from date of hire
6. Dental	Most dental procedures	\$53.67/month – Single \$150.08/month – Family	NIL	Mandatory	6 months from 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	Sick leave credits are accumulated at the rate of 1.67 days per month (20 days per year) and from this, any days off are deducted. After accumulated sick credits are expended, salary is reduced to 75% for the remainder of the six month waiting period for Long Term Disability (LTD) and a claim for LTD benefits, as described under section 2 above, is made.				
	7. Critical Illness**: per \$25,000 unit Age BandMaleFemale SmokerNon-SmokerSmokerNon-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.