

Fleming College – Administrative 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 – 2/3 basic salary A.D. &D. – 2/3 basic salary	\$0.09/\$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 \$2.39/\$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	\$0.06/\$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	\$97.00/month – Single \$200.98/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.	\$44.35/month – Single \$143.64/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.