

**Fleming College – Support Staff Insurance Plan**

**Revised: January 26, 2021**

Active Employees to Age 65 – Effective February 1, 2021

Benefit	Coverage	Monthly Premiums	Employee Contributions	Eligibility	Coverage Begins
1. Basic Life and A.D. &D	Life – \$25,000 A.D. &D. – \$25,000	\$0.13/\$1000/month \$0.02/\$1000/month	NIL	Mandatory	1 month from date of hire
2. Long Term Disability	66 <sup>2/3</sup> % of basic monthly earnings, paid to age 65 (see College Sick Leave (9) below)	CAAT Contributions \$5.01/\$100/month	25%	Mandatory	1 <sup>st</sup> day of month following 3 months employment
3. a) Supplemental Life Insurance	\$10,000 to \$50,000 (in units of \$10,000)	\$0.11/\$1000/month	40%	Optional	1 month from date of hire
3. b) Employee Pay-All Life Insurance	\$10,000 to \$50,000 (in units of \$10,000)	See below for rates*	100%	Optional	1 month from date of hire
4. a) Dependent Life	\$15,000 Spouse \$3,000 Child	\$2.25/month	100%	Optional	1 month from date of hire
4. b) Supplementary Spousal	\$10,000 to \$60,000 (in units of \$10,000)	\$0.14/\$1000/month	100%	Optional	1 month from date of hire
5. Extended Health Care	a) No deductible 85/15% co-insurance. Semi-private coverage	\$99.92/month – Single \$221.10/month – Family	NIL	Mandatory	1 month from date of hire
	b) Vision Benefits	\$12.83/month – Single \$32.69/month – Family	25%	Mandatory	1 month from date of hire
	c) Hearing Care Benefits	\$0.84/month – Single \$2.28/month – Family	25%	Mandatory	1 month from date of hire
6. Catastrophic Drug Coverage		\$1.90 – Single \$4.22 – Family	100%	Mandatory	1 month from date of hire
7. Dental	Diagnostic, Preventative, Restorative, Orthodontic, Periodontal and Surgical Services – 100% ODA Schedule for previous calendar year.	\$51.42/month – Single \$146.64/month – Family	NIL	Mandatory	On completion of 6 month probationary period
8. 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
9. College Sick Leave	10 days of sick leave are credited at the start of each plan year (September 1). Days off due to illness are paid at 100% for the first 10 days, plus any accumulated sick dates, and then 75% for the balance to a maximum of 6 months. Long Term Disability benefits (as described in item 2 above) begin after 6 months of absence due to illness. Effective September 1, 2001, unused sick days from the previous plan year can be carried forward, to a maximum of 122 banked days.				
	3. b) Employee Pay-All Life Insurance*: per \$10,000	8. Critical Illness**: per \$25,000 unit			
	Age      Rate	Age Band	Male	Female	
	Up to 34    \$0.54		Smoker	Non-Smoker	Smoker      Non-Smoker
	35-39      \$0.75	Under 30	\$2.99	\$2.49	\$2.78      \$2.32
	40-44      \$1.04	30-34	\$4.90	\$3.44	\$5.70      \$4.17
	45-49      \$1.56	35-39	\$6.36	\$4.30	\$8.28      \$5.23
	50-54      \$2.71	40-44	\$11.52	\$6.66	\$14.98     \$7.98
	55-59      \$5.34	45-49	\$23.20	\$11.46	\$22.46     \$10.74
	60-64      \$8.50	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.