

Academic – Full Time Group Benefits – 050832
Active Employees to Age 65



FLEMING

Effective February 1, 2022

Benefit	Coverage	Monthly Premiums	Employee Contribution	Eligibility	Waiting Period
Basic Life	\$25,000	\$4.50	NIL	Mandatory	On completion of one month of continuous full-time employment
AD&D	\$25,000	\$0.50	NIL	Mandatory	
Supplemental Life Insurance	\$10,000 - \$60,000 (units of \$10,000)	\$1.20 per \$10,000	50%	Optional	
Employee Pay-All Life Insurance	\$10,000 - \$300,000 (units of \$10,000)	\$1.00 per \$10,000	100%	Optional	
Dependent Life Insurance	\$5,000/Spouse \$2,000/Child	\$0.77	100%	Optional	
Extended Health Care		\$107.96 – Single \$246.94 – Family	NIL	Mandatory	
Vision Care		\$12.45 – Single \$36.60 – Family	25%	Mandatory	
Hearing Care		\$1.05 – Single \$3.14 – Family	25%	Mandatory	
Dental Care		\$55.28 – Single \$154.58 – Family	NIL	Mandatory	On completion of six months of continuous full-time employment
Long Term Disability*	60% of monthly salary	\$2.23 per \$100	100%	Mandatory	On completion of two months of continuous full-time employment
*College Sick Leave	20 sick days are credited at the start of each plan year on September 1. After accumulated sick dates 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 is made.				

NOTE: This is a brief outline for your information. PST to be added to all amounts to arrive at total premium costs. More details may be obtained from your benefits booklet or by contacting benefits@flemingcollege.ca.

Academic – Full Time Group Benefits – 050832
Active Employees to Age 65



Effective February 1, 2022

Benefit	Coverage	Monthly Premiums	Employee Contribution	Eligibility	Waiting Period	
Critical Illness	\$25,000 -\$200,000	Rates below***	100%	Optional	On completion of one month of continuous full-time employment	
***Critical Illness Rates per \$25,000		Male				
		Age Band	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. PST to be added to all amounts to arrive at total premium costs. More details may be obtained from your benefits booklet or by contacting benefits@flemingcollege.ca.