

Administrative Group Benefits – 050833
Active Employees to Age 65



Effective February 1, 2022

Benefit	Coverage	Monthly Premiums	Employee Contribution	Eligibility	Waiting Period					
Basic Life	2/3 basic annual salary	\$3.50	NIL	Mandatory	On completion of one month of continuous full-time employment					
AD&D	2/3 basic annual salary	\$0.50	NIL	Mandatory						
Supplemental Life Insurance	1x, 2x, 3x annual salary	\$0.90 per \$10,000	50%	Optional						
Employee Pay-All Life Insurance	\$10,000 - \$100,000 (units of \$10,000)	Rates below**	100%	Optional						
Dependent Life Insurance	\$10,000/Spouse \$5,000/Child	\$1.48	100%	Optional						
Extended Health Care		\$121.25 – Single \$251.23 – Family	NIL	Mandatory						
Vision Care		\$11.34 – Single \$33.63 – Family	25%	Mandatory						
Hearing Care		\$0.89 – Single \$2.65 – Family	NIL	Mandatory						
Dental Care		\$44.35 – Single \$143.64 – Family	NIL	Mandatory	The first of the month coincident with or next following the date of full-time employment					
Long Term Disability*	66.67% of monthly salary	\$2.58 per \$100	33.33%	Mandatory	On completion of three months of continuous full-time employment.					
*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 begin after 6 months of absence due to sickness. Maximum insurable earnings.									
**Employee Pay-All Life Insurance rates per \$10,000:			Age:	Up to 34	35-39	40-44	45-49	50-54	55-59	60-64
			Rate:	\$0.29	\$0.34	\$0.51	\$0.94	\$1.63	\$2.66	\$4.22

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.

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Critical Illness	\$25,000 -\$200,000	Rates below***		Optional	On completion of one month of continuous full-time employment	
***Critical Illness Rates per \$25,000		Male		Female		
		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

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