

**Academic – Partial Load Group Benefits – 050832**  
**Active Employees to Age 65**



**Effective February 1, 2023**

<b>Benefit</b>	<b>Coverage</b>	<b>Monthly Premiums</b>	<b>Employee Contribution</b>	<b>Eligibility</b>	<b>Waiting Period</b>
Basic Life	\$25,000	\$4.50	100%	Optional	First of the month following the completion of one calendar month of partial-load employment
AD&D	\$25,000	\$0.50	100%	Optional	
Supplemental Life Insurance	\$10,000 - \$60,000 (units of \$10,000)	\$1.20 per \$10,000	100%	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	100%	Optional with EHC	First of the month following the completion of six calendar months of partial-load employment
Hearing Care		\$1.05 – Single \$3.14 – Family	100%	Optional with EHC	
Dental Care		\$55.28 – Single \$154.58 – Family	100%	Optional	

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](mailto:benefits@flemingcollege.ca).

**Academic – Partial Load Group Benefits – 050832**  
**Active Employees to Age 65**



**Effective February 1, 2023**

Benefit	Coverage	Monthly Premiums	Employee Contribution	Eligibility	Waiting Period																																																						
Critical Illness	\$25,000 - \$200,000	Rates below***	100%	Optional	On completion of one calendar month of partial-load employment																																																						
***Critical Illness Rates per \$25,000		<table border="1"> <thead> <tr> <th rowspan="2">Age Band</th> <th colspan="2">Male</th> <th colspan="2">Female</th> </tr> <tr> <th>Smoker</th> <th>Non-Smoker</th> <th>Smoker</th> <th>Non-Smoker</th> </tr> </thead> <tbody> <tr> <td>Under 30</td> <td>\$2.99</td> <td>\$2.49</td> <td>\$2.78</td> <td>\$2.32</td> </tr> <tr> <td>30-34</td> <td>\$4.90</td> <td>\$3.44</td> <td>\$5.70</td> <td>\$4.17</td> </tr> <tr> <td>35-39</td> <td>\$6.36</td> <td>\$4.30</td> <td>\$8.28</td> <td>\$5.23</td> </tr> <tr> <td>40-44</td> <td>\$11.52</td> <td>\$6.66</td> <td>\$14.98</td> <td>\$7.98</td> </tr> <tr> <td>45-49</td> <td>\$23.20</td> <td>\$11.46</td> <td>\$22.46</td> <td>\$10.74</td> </tr> <tr> <td>50-54</td> <td>\$42.13</td> <td>\$18.25</td> <td>\$36.10</td> <td>\$16.52</td> </tr> <tr> <td>55-59</td> <td>\$67.68</td> <td>\$27.55</td> <td>\$42.55</td> <td>\$20.14</td> </tr> <tr> <td>60-64</td> <td>\$108.41</td> <td>\$45.43</td> <td>\$54.97</td> <td>\$28.77</td> </tr> <tr> <td>65-69</td> <td>\$189.83</td> <td>\$87.25</td> <td>\$87.02</td> <td>\$49.89</td> </tr> </tbody> </table>				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
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. 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](mailto:benefits@flemingcollege.ca).