

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



**FLEMING**

**Effective February 1, 2023**

Benefit	Coverage	Monthly Premiums	Employee Contribution	Eligibility	Waiting Period
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	First of the month following the completion of six calendar months of partial-load employment
Vision Care		\$12.45 – Single \$36.60 – Family	100%	Optional with EHC	
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**  
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**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		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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