

**Academic – Full Time 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	\$4.00	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)	\$0.90 per \$10,000	50%	Optional	
Employee Pay-All Life Insurance	\$10,000 - \$300,000 (units of \$10,000)	\$0.90 per \$10,000	100%	Optional	
Dependent Life Insurance	\$5,000/Spouse \$2,000/Child	\$0.69	100%	Optional	
Extended Health Care		\$114.44 – Single \$261.76 – Family	NIL	Mandatory	
Vision Care		\$11.83 – Single \$34.77 – Family	25%	Mandatory	
Hearing Care		\$1.00 – Single \$2.98 – Family	25%	Mandatory	
Dental Care		\$59.70 – Single \$166.95 – Family	NIL	Mandatory	On completion of six months of continuous full-time employment
Long Term Disability*	60% of monthly salary	\$2.34 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](mailto:benefits@flemingcollege.ca).

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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				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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