

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	\$4.00	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)	\$0.90 per \$10,000	100%	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	First of the month following the completion of six calendar months of partial-load employment
Vision Care		\$11.83 – Single \$34.77 – Family	100%	Optional with EHC	
Hearing Care		\$1.00 – Single \$2.98 – Family	100%	Optional with EHC	
Dental Care		\$59.70 – Single \$166.95 – 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.

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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><thead><tr><th colspan="2">Male</th><th colspan="2">Female</th></tr><tr><th>Age Band</th><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>				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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