

**Support Staff Group Benefits – 050834**  
**Active Employees to Age 65**



**FLEMING**

**Effective February 1, 2023**

Benefit	Coverage	Monthly Premiums	Employee Contribution	Eligibility	Waiting Period
Basic Life	\$25,000	\$3.25	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 - \$50,000 (units of \$10,000)	\$1.20 per \$10,000	40%	Optional	
Employee Pay-All Life Insurance	\$10,000 - \$50,000 (units of \$10,000)	Rates below**	100%	Optional	
Dependent Life Insurance	\$15,000/Spouse \$3,000/Child	\$2.75	100%	Optional	
Extended Health Care		\$115.44 – Single \$255.46 – Family	NIL	Mandatory	
Catastrophic Drug Coverage		\$1.71 – Single \$3.80 – Family	100%	Mandatory	
Vision Care		\$12.19 – Single \$31.06 – Family	25%	Mandatory	
Hearing Care		\$0.80 – Single \$2.17 – Family	25%	Mandatory	
Dental Care		\$53.99 – Single \$153.97 – Family	NIL	Mandatory	Completion of probationary period
Long Term Disability*	66.67% of monthly salary	\$5.14 per \$100	25%	Mandatory	On the first of the month coincident with or following completion of three months of continuous full-time employment
*College Sick Leave	10 sick days are credited at the start of each plan year on September 1. These days, plus any accumulated, will be paid at 100% of your regular base earnings with the remainder of the 130 working days paid at 75% of your regular base earnings. Long Term Disability benefits begin after 130 days of absence due to sickness.				

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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**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:	\$0.46	\$0.64	\$0.89	\$1.33	\$2.31	\$4.56	\$7.27
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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