

Academic – Full Time Group Benefits – 050832  
Active Employees to Age 65



Effective February 1, 2024

Benefit	Coverage	Monthly Premiums	Employee Contribution of Monthly Premium	Eligibility	Waiting Period
Basic Life	\$25,000	\$4.00	0%	Mandatory	On completion of one month of continuous full-time employment
AD&D	\$25,000	\$0.50	0%	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		\$133.32 – Single \$304.95 – Family	0%	Mandatory	
Vision Care		\$11.36 – Single \$33.38 – Family	25%	Mandatory	
Hearing Care		\$0.96 – Single \$2.86 – Family	25%	Mandatory	
Dental Care		\$64.77 – Single \$181.14 – Family	0%	Mandatory	On completion of six months of continuous full-time employment
Long Term Disability (LTD)*	60% of monthly salary	\$3.39 per \$100	100%	Mandatory	On completion of two months of continuous full-time employment
<p>*College Sick Leave: 20 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. If approved, LTD benefits begin after 130 days of absence due to sickness.</p>					

NOTE: All premium rates are subject to provincial sales tax. This is a brief outline for your information. Specific plan details may be obtained from your [benefits booklet](#) or by contacting [benefits@flemingcollege.ca](mailto:benefits@flemingcollege.ca).

Academic – Full Time Group Benefits – 050832  
Active Employees to Age 65



Effective February 1, 2024

Benefit	Coverage	Monthly Premiums	Employee Contribution of Monthly Premium	Eligibility	Waiting Period	
Critical Illness	\$25,000 - \$200,000	Rates below**	100%	Optional	On completion of one month of continuous full-time employment	
		<div style="display: flex; justify-content: space-around;"> <span>Male</span> <span>Female</span> </div>				
		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
**Critical Illness Rates per \$25,000						

NOTE: All premium rates are subject to provincial sales tax. This is a brief outline for your information. Specific plan details may be obtained from your [benefits booklet](#) or by contacting [benefits@flemingcollege.ca](mailto:benefits@flemingcollege.ca).