

Academic – Partial Load 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	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		\$133.32 – Single \$304.95 – Family	0%	Mandatory*	
Vision Care		\$11.36 – Single \$33.38 – Family	100%	Optional with EHC**	
Hearing Care		\$0.96 – Single \$2.86 – Family	100%	Optional with EHC**	
Dental Care		\$64.77 – Single \$181.14 – Family	100%	Optional**	First of the month following the completion of six calendar months of partial-load employment

*Eligible partial load employees will automatically be enrolled in single extended health care, unless a completed enrolment form is submitted declining coverage due to coverage under another group health benefits plan.

**Enrolment in optional benefits must occur within 31 days of eligibility, or eligibility for coverage at a later time will not be allowed unless there is a break of more than six months between partial load contracts.

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.

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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 calendar month of partial-load employment	
				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
***Critical Illness Rates per \$25,000						

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