

Administrative Group Benefits – 050833  
Active Employees to Age 65



Effective February 1, 2024

Benefit	Coverage	Monthly Premiums	Employee Contribution of Monthly Premium	Eligibility	Waiting Period	
Basic Life	2/3 basic annual salary	\$0.11 per \$1,000	0%	Mandatory	On completion of one month of continuous full-time employment	
AD&D	2/3 basic annual salary	\$0.02 per \$1,000	0%	Mandatory		
Supplemental Life Insurance	1x, 2x, 3x annual salary	\$0.80 per \$10,000	50%	Optional		
Employee Pay-All Life Insurance	\$10,000 - \$100,000 (units of \$10,000)	Rates below*	100%	Optional		
*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: \$0.29 \$0.34 \$0.51 \$0.94 \$1.63 \$2.66 \$4.22				
Dependent Life Insurance	\$10,000/Spouse \$5,000/Child	\$1.35	100%	Optional		
Extended Health Care		\$133.38 – Single \$276.35 – Family	0%	Mandatory		
Vision Care		\$10.77 – Single \$31.95 – Family	25%	Mandatory		
Hearing Care		\$0.97 – Single \$2.88 – Family	0%	Mandatory		
Dental Care		\$50.04 – Single \$162.09 – Family	0%	Mandatory	The first of the month coincident with or next following the date of full-time employment	

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).

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Long Term Disability (LTD)**	66.67% of monthly salary	\$2.58 per \$100	33.33%	Mandatory	On completion of three months of continuous full-time employment.																																																						
<p>**College Sick Leave: 130 days of sick leave is credited upon hire, and at the start of each plan year, September 1. Time off due to sickness is paid at 100% for the first 130 days (6 months). If approved, LTD benefits begin after 6 months of absence due to sickness. Maximum insurable earnings.</p>																																																											
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		<table border="1"> <thead> <tr> <th rowspan="2">Age Band</th> <th colspan="2">Male</th> <th colspan="2">Female</th> </tr> <tr> <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>				Age Band	Male		Female		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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