

Support Staff Group Benefits – 050834
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	\$2.75	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 - \$50,000 (units of \$10,000)	\$1.10 per \$10,000	40%	Optional					
Employee Pay-All Life Insurance	\$10,000 - \$50,000 (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: \$0.39	\$0.54	\$0.76		\$1.13	\$1.96	\$3.88	\$6.18
Dependent Life Insurance	\$15,000/Spouse \$3,000/Child	\$2.75	100%	Optional					
Supplementary Spousal Insurance	\$10,000 - \$60,000 (units of \$10,000)	\$1.40 per \$10,000	100%	Optional					
Extended Health Care		\$120.75 – Single \$267.21 – Family	0%	Mandatory					
Catastrophic Drug Coverage		\$1.88 – Single \$4.18 – Family	100%	Mandatory					
Vision Care		\$10.97 – Single \$27.95 – Family	25%	Mandatory					
Hearing Care		\$0.72 – Single \$1.95 – Family	25%	Mandatory					
Dental Care		\$58.58 – Single \$167.06 – Family	0%	Mandatory	Completion of probationary period				

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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Long Term Disability (LTD)**	66.67% of monthly salary	\$4.78 per \$100	25%	Mandatory	On the first of the month coincident with or following completion of three months of continuous full-time employment
<p>**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. If approved, LTD benefits begin after 130 days of absence due to sickness.</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			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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