| **Sir Sandford Fleming College - Partial Load Staff Insurance Plan****to Age 65 - Effective February 1, 2018** |
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| **Benefit** | **Coverage** | **Monthly Premiums** | **Employee Contribution** | **Eligibility** | **Coverage Begins** |
| 1. Basic Life and A.D. & D. | $25,000 Life$25,000 A.D. & D. | $.19/$1000/mo = $4.75/mo$.02/$1000/mo = $0.50/mo | 100% | Voluntary | 1st day of the month following completion of one calendar month |
| 2. a) Supplemental (Term Insurance) | $10,000 to $60,000 | $0.11/$1000 unit | 100% | Voluntary | same |
|  b)Employee Pay-All Plan | $10,000 to $300,000 | $0.11/$1000 unit | 100% | Voluntary | same |
| 3. Extended Health Care | Semi-Private & Drugs  | $97.58/month - Single$223.20/month - Family | NIL | Voluntary | same |
|  Vision | Prescription Eye Care | $10.49/month - Single$30.82/month - Family | 100% | Voluntary with Ext. Health | same |
|  Hearing  | Hearing Aids | $0.89/month - Single$2.64/month - Family | 100% | Voluntary with Ext. Health | same |
| 4.Dependent Life | $5,000 Spouse$2,000 Child | $0.97 per family/month | 100% | Voluntary | same |
| 5. Dental | Most dental procedures | $54.77/month - Single$153.14/month – Family | 100% | Voluntary | 1st of month following completion of 6 calendar months.  |
| 6. Critical Illness Optional | $25, 000 to $200,000 | Please see booklet | 100% | Voluntary | After one month for first $50,000 if application received within 31 days of hire |

**NOTE:** Upon completion of a contract, a partial-load employee may continue all benefits up to 6 months, if the College anticipates re-employing in the same status and providing she/he pays 100% of the premiums. If an employee is re-employed as partial-load within 6 months of the end of his/her contract, waiting periods are waived for benefits previously enrolled.

(This is a brief outline for your information. More details may be obtained from your insurance booklet OR by contacting the Human Resources Department)