| **Sir Sandford Fleming College - Administrative Staff Insurance Plan**  **Active Employees 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. | Life - 2/3 Basic Salary  A.D. & D. – 2/3 Basic Salary | $.08/$1000/mo  $.02/$1000/mo | NIL | Mandatory | 1 month from date of hire |
| 2. Long Term Disability | 66 2/3% of basic monthly earnings paid to age 65  (see Short Term Disability (8) below) | CAAT Contributions  $2.34/mo/$100 of benefit | 33 1/3% | Mandatory | 3 months from hire date |
| 3. a) Supplemental  (Term Insurance) | 1, 2, 3 X annual salary to nearest $1,000 higher  to a maximum of $1,000,000 | $0.05/$1000 of insurance | 50% | Optional | 1 month from date of hire |
| b) Employee Pay-All Plan\* | $10,000 to $100,000 (in denominations of $10,000) | Age – See Below\*  Rate – See Below\* | 100% | Optional | 1 month from date of hire |
| 4. Extended Health Care | a) No deductible 85/15% co-insurance. Semi-private coverage. | $82.41/month - Single  $170.76/month - Family | NIL | Mandatory | 1 month from date of hire |
|  | b) Vision & Hearing Care Benefits | $9.31/month - Single  $27.63/month - Family | Vision 25%  Hearing NIL | Mandatory with Ext. Health | 1 month from date of hire |
| 5. Dependent Life | $10,000 Spouse  $ 5,000 Child | $1.64 per family/month | 100% | Optional | 1 month from date of hire |
| 6. Dental | Diagnostic, Preventative, Restorative, Orthodontic, Periodontal and Surgical Services - 100% of  ODA Schedule for previous calendar year. | $43.06/month - Single  $139.46/month – Family | NIL | Mandatory | 1st day of month following hire date |
| 7. Critical Illness Insurance | $25,000 to $200,000 | Please see booklet | 100% | Optional | After one month for first $50,000 if application received within 31 days of hire |
| 8. 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). Long Term Disability benefits (as described in Item 2 above) begin after 6 months of absence due to sickness. Maximum annual insurable earnings for LTD $450,000. | | | | First day of month following  3 months employment. |
|  | \* 3b) Employee Pay-All Plan  Age = to 34 35-39 40-44 45-49 50-54 55-59 60-64  Rate = $0.26 $0.30 $0.44 $0.82 $1.43 $2.33 $3.71 (per 10,000) | | | |  |

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