| **Sir Sandford Fleming College - Academic 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. | $25,000 Life$25,000 A.D. & D. | $.19/$1000/mo = $4.75/mo$.02/$1000/mo = $0.50/mo | NIL | Mandatory | 1 month from date of hire |
| 2. Long Term Disability | 60% of basic monthly earnings to paid to age 65 | CAAT $2.30/mo/$100 of benefit | 100% | Mandatory | 2 months from date of hire |
| 3. a) Supplemental (Term Insurance)  b) Employee Pay-All | $10,000 to $60,000$10,000 to $300,000 | $0.11/$1,000 unit$0.11/$1,000 unit | 50%100% | Optional | 1 month from date of hire |
| 4. Dependent Life | $5,000 Spouse$ 2,000 Child | $0.97 per family/month | 100% | Optional | 1 month from date of hire |
| 5. Extended Health Care | Semi-Private & Drugs (no deductible 85/15% co-insurance)  | $97.58/month - Single$223.20/month - Family | NIL | Mandatory | 1 month from date of hire |
|  b) Vision | Prescription Eye Care | $10.49/month - Single$30.82/month - Family | 25% | Mandatory with Ext. Health | 1 month from date of hire |
|  c) Hearing | Hearing Aids | $0.89/month - Single$2.64/month - Family | 25% | Mandatory with Ext. Health | 1 month from date of hire |
| 6. Dental | Most dental procedures | $54.77/month - Single$153.14/month – Family | NIL | Mandatory | 6 months from date of hire |
| 7. Critical Illness | $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 | Sick Leave credits are accumulated at the rate of 1.67 days per month (20 days per year) and from this any days off are deducted. After accumulated sick credits are expended, salary is reduced to 75% for the remainder of the six month waiting period for Long Term Disability and a claim for LTD benefits as described under # 2 above, is made. |

**NOTE:** Add 8% PST to all amounts to arrive at total cost of premiums. (This is a brief outline for your information. More details may be obtained from your insurance booklet OR by contacting the HR dept.).