



Benefits Summary for Faculty Employees

The following table has been adapted from HR's Faculty Benefit Summary Sheet which is available on [SharePoint](#). The information is accurate as per the current Collective Agreement. The majority of the information below is from the original document with additional details added regarding benefits for post-65 faculty members.

Waiting Period		
	Coverage under age of 65	Coverage age 65 and over
Waiting Period (FOR ALL BENEFITS)	Benefits begin the first of the month following the hire date. <i>Exception:</i> When the hire date is the first of the month, STD/LTD benefits begin on the hire date. Example: <ul style="list-style-type: none"> Hire Date: May 1 <ul style="list-style-type: none"> STD/LTD Benefits effective May 1 All Other Benefits effective June 1 Hire Date: May 2 All Benefits (including STD/LTD) effective June 1 	Benefits begin the first of the month following the hire date. <i>Exception:</i> When the hire date is the first of the month, STD benefits begin on the hire date. Example: <ul style="list-style-type: none"> Hire Date: May 1 <ul style="list-style-type: none"> STD Benefits effective May 1 All Other Benefits effective June 1 Hire Date: May 2 All Benefits (including STD) effective June 1

Extended Health Coverage (EHC)				
Services	Coverage	Number of Visits	Coverage	Number of Visits
Deductible	\$50 Individual, \$50 Family, per calendar year; Not applicable to Vision (Eye Exams)	N/A	\$50 Individual, \$50 Family, per calendar year; Not applicable to Vision (Eye Exams)	N/A
Reimbursement Level (Drugs, Professional Services, Vision (other than eye exams), Medical Services & Supplies)	95%	N/A	95%	N/A
Vision Care	\$650	Per 24 consecutive months-glasses/contacts/eye surgery	\$650	Per 24 consecutive months-glasses/contacts/eye surgery
Eye Exam	\$100	Every 2 years	\$100	Every 2 years
Chiropractor, Naturopath, Podiatrist/Chiropodist	\$275 combined with other eligible paramedical services	\$20 limit per visit for the first 5 visits	\$275 combined with other eligible paramedical services	\$20 limit per visit for the first 5 visits
Osteopath	\$275 combined with other eligible paramedical services	Unlimited up to max service coverage/calendar year	\$275 combined with other eligible paramedical services	Unlimited up to max service coverage/calendar year
Massage Therapist, Physiotherapist	\$400	\$10 limit per visit for the first 5 visits, unlimited up to max service coverage/year thereafter	\$400	\$10 limit per visit for the first 5 visits, unlimited up to max service coverage/year thereafter
Psychologist, Speech Therapist	\$275	Unlimited up to max service coverage/calendar year	\$275	Unlimited up to max service coverage/calendar year

Employee & Family Assistant Plan (EFAP)		
	Coverage under age of 65	Coverage age 65 and over
Provider	Homewood Health	Homewood Health
Counselling Services	Short-term counselling related to, but not limited to, work, family, and personal issues; Life Smart Coaching	Short-term counselling related to, but not limited to, work, family, and personal issues; Life Smart Coaching

Dental Coverage (DEN)		
	Coverage under age of 65	Coverage age 65 and over
Deductible	Nil	Nil
Basic Services Reimbursement Level	100%	100%
Benefit Maximum for Basic Services	Unlimited	Unlimited
Major Reimbursement Level	50%	50%
Benefit Maximum for Dentures, Major Restorative Services	Unlimited	Unlimited

LI, ADD			
List of Benefits	Coverage under age 65	Coverage age 65 - 71	Coverage over 71
LI (Life Insurance)	3X Annual	1X Annual Earnings	N/A
Maximum Coverage	\$800,000	\$800,000	N/A
ADD (Accidental Death & Dismemberment)	3X Annual Earnings	1X Annual Earnings	N/A
Maximum Coverage	\$800,000	\$800,000	N/A

Sick Leave, STD, LTD			
List of Benefits	Coverage under age 65	Coverage age 65 to 70	Coverage age 70 and over
Paid Sick Leave	30 Days	30 Days	30 Days
STD (Short Term Disability)	70%	70%	Coverage (payments) for up to 21 weeks past age 70 if the claim begins before your 70th birthday. No coverage (payments) if the claim begins after your 70th birthday.
Maximum Weekly Benefit	\$1385	\$1385	N/A
LTD (Long Term Disability)	70%	If you are on LTD, your coverage (payments) will end at the end of the month you turn 65.	N/A
Maximum Monthly Benefit	\$6000	N/A	N/A

Emergency Travel Assistance		
	Coverage under age of 65	Coverage age 65 and over
Deductible	Nil	Nil
Coverage	Emergency insurance for employees when traveling out of province or country of residence for business or pleasure	Emergency insurance for employees when traveling out of province or country of residence for business or pleasure