



Group Insurance Highlight Sheet

(For appointments of one year or more and working a minimum of 17.5 hours per week)

Group Life Insurance (compulsory)

- Immediate eligibility
- 3 x Annual Earnings
- Overall benefit maximum: \$1,200,000
- Non-evidence maximum: \$775,000
- Benefits reduce by 50% at age 65
- Terminates at age 70
- Conversion Option
- Employee life only

Monthly premiums paid by Brandon University (current monthly premiums \$0.21/\$1,000 of benefit. Premiums paid by BU are a taxable benefit to employee).

Voluntary Accidental Death & Dismemberment (optional)

- Immediate eligibility
- Available in units of \$10,000
- Overall benefit maximum: \$500,000
- Terminates at age 70
- Employee or Family coverage

Monthly premiums paid by employee (current monthly premiums are \$0.17/\$10,000 of benefit for employee only and \$0.28/\$10,000 of benefit for family).

Long Term Disability (compulsory)

- Immediate eligibility
- 66.67% of the first \$4,500 of monthly income, plus 40% of the next \$7,500; and 6% contribution to the University pension plan
- Benefit maximum: \$9,000 / month
- 180 day elimination period
- Definition of disability: 5 year "Own Occupation"
- Non-taxable benefit
- Coverage terminates at age 65

Monthly premiums paid by employee (current monthly premiums \$2.15/\$100 of benefit).

Extended Health Care and Vision (compulsory)

- Coverage effective first of month coincident with or next following thirty (30) days of employment
- 100% reimbursement:
 - Semi-Private Hospital Unlimited plan maximum
 - Ambulance
 - Emergency out of country coverage
- 80% reimbursement for Prescription Drugs
 - \$250 annual deductible for Single, Couple and Family
- 80% reimbursement for All Other Eligible Expenses:
 - Paramedical Practitioners (Audiologist, chiropractor, licensed massage therapist, naturopath, osteopath and speech therapist): \$350 each/year
 - Physiotherapy: \$350/year
 - Athletic Therapy: \$350/year
 - Cardiac Rehab: \$300/year
 - Private Duty Nursing: \$3,000/year
- Vision Care
 - \$150 every 24 months
 - Eye exams: \$45/24 months
- Includes a 2 year survivor benefit
- Coverage for Travel Health terminates at age 70
- Conversion Option

Plan paid by Brandon University. Current monthly rates are \$42.05 single (includes \$2.70 Out of Country travel), \$84.20 couple (includes \$5.40 Out of Country travel), and \$135.95 family (includes \$5.40 Out of Country travel). This is not a taxable benefit.

Dental Plan (compulsory)

- Twelve (12) month waiting period for contracts of less than three (3) years
- Six month waiting period for appointments of three (3) years or longer
- 80% reimbursement for basic
- 60% reimbursement for major
- 50% reimbursement for orthodontics for dependent children under 18 years of age
- 50% of the allowable maximum will be covered for eligible part-time employees
- Overall yearly maximum per family member \$1,475
- Lifetime maximum for orthodontics \$1,675

Plan paid for by Brandon University

Brandon University Retirement Plan (compulsory to all regular/term employees with contract of a year or more and optional for other eligible employees)

- Contribution rates – employee 8% of salary, decreases to 6.2% of salary between \$3,501 and \$54,900 (2016), 8% for salary between \$54,901 and \$115,220 (2016) and employer – 8.5% of salary
- Defined benefit – 2% x best 5 year average earnings x years of credited service minus 0.6% of best 5 year average CPP earnings x years of credited service since January 1, 1990
- Early retirement without reduction where age plus “service” equal 85, minimum age 60 (“service” is service since date of joining plan)
- Early retirement with reduction of 1/3% per month – age 55 but not age plus service equal 85, minimum age 60. Reduction applied from unreduced date assuming the member had remained with the University
- Normal form of pension is payable for life of member with 5 year guarantee period

Health Spending Account

- Coverage effective first of month coincident with or next following thirty (30) days of employment
- Any service or item that is eligible to be claimed as a medical expense on your tax return may be claimed
- Claim payments are issued when there is reimbursement for another health care expense. In the absence of that, claims will be held until HSA expenses incurred total \$101
- Any claims less than \$101 will be paid out at the end of the benefit year
- Refer to your respective collective agreement for the amount of account credit available per year.

Plan paid for by Brandon University

For detailed information on all employee benefits, please visit:

<http://www.brandonu.ca/hr/benefits/>

Or contact:

Nicky Kreshewski, Human Resources Officer at kreshewskin@brandonu.ca or (204) 727-7442.