

OVERVIEW

BENEFITS FOR

CLINICAL TEACHERS

SUNLIFE PLAN
Policy 050832

www.sunlife.ca

For a benefit summary, please visit

<https://hrs.humber.ca/support/support-resources/benefitsresources/benefits/caat-benefits-contracts/benefits-at-a-glance.html>

Click on Clinical Teachers Benefits “At a Glance”

This guide is a summary of your group contract. If there is any discrepancy between this document and the Group Insurance Contract, the Contract will apply without exceptions.

Premiums

<u>Benefit</u>	<u>Current Premium Rate</u>	<u>New Premium Rate* Effective Feb 1/22</u>
Extended Health Care	Single \$107.96 Family \$246.94	\$107.96 \$246.94
Vision Care	Single \$13.11 Family \$38.53	\$12.45 \$36.60
Hearing Care	Single \$1.11 Family \$3.30	\$1.05 \$3.14

FAQ For Clinical Teachers Benefits

1) What is a “Clinical Teacher” employee?

An employee whose contract states Clinical Teacher to teach more than six (6) and up to and including twenty eight (28) hours per week (partial load hours/week). You are a Clinical Teacher from the first day of your contract through to the last day of your contract.

2) Will I automatically have Extended Health Coverage with my Clinical contract?

No, a benefit enrolment form must be completed and submitted to totalrewards@humber.ca.

3) If I have already selected my benefit options, will I need to submit a new benefit enrolment form with every Clinical Teacher contract?

If the gap between Clinical Teacher contracts is less than six (6) months you are not required to submit a new benefit enrolment form. When accepting your offer, select the following option: “I am a returning partial load professor and would like to have my benefits automatically reinstated.”

If the gap between Clinical Teacher contracts is more than six (6) months, you are required to complete a new enrolment form. At this point, you will have the opportunity to either increase or decrease the optional benefits you previously selected.

4) If I decline coverage upon my first Clinical Teacher contract, can I enroll in the benefit coverage at a later date?

No, if you decline coverage upon your first Clinical Teacher contract, you will be ineligible to enroll in optional benefits at a later date unless you have not had a Clinical Teacher contract in the last six (6) months. The appropriate waiting periods must be served on all the benefits you elect.

5) If I decline benefit coverage because I am covered elsewhere, can I enroll in the benefit coverage at a later date?

Yes, if you decline benefit coverage because you are covered elsewhere you may opt into the Extended Health, Vision, and Hearing at the time in which the alternate coverage ends. To opt in to a benefit coverage, you are required to contact HR within 31 days of the change. A new enrolment form along with a letter from the insurance carrier confirming total loss of coverage within 31 days must be submitted to totalrewards@humber.ca.

6) If I decline optional group insurance plans, when can I enroll into them again?

Once optional benefits are declined, you won't be able to enroll in them until you experience a minimum of six (6) months with no Clinical Teacher contract. If more than six (6) months have expired between Clinical Teacher contracts, you will need to complete a new enrollment form and can choose any level of coverage you need at that time.

7) When will my benefit coverage end?

Your benefit coverage will terminate at the end of the month in which your Clinical Teacher contract ends e.g. If your Clinical Teacher contract ends April 15th then your benefit coverage will terminate on April 30th.

8) If I am re-employed as Clinical Teacher within 6 months, will I need to serve the waiting periods again?

No, you will not have to serve the waiting period if you are re-employed as Clinical Teacher within six (6) months from your last Clinical Teacher contract. All your benefits will be reinstated effective the start date of your new Clinical Teacher contract

9) If I am eligible to bridge my benefits, do I have to bridge all my benefit selections or can I choose which ones I want to continue?

To maintain benefits you must bridge all elected group insurance plans. When bridging your benefits, you are responsible for paying 100% of the premiums.

10) If I am eligible but do not bridge my benefits, will all my benefits be reinstated?

If you are re-employed as Clinical Teacher within six (6) months from your last Clinical Teacher contract, all your benefits will be reinstated.

Waiting Periods

If an employee is re-employed within six (6) months of the end of any Clinical Teacher contract, waiting periods for group insurance plans will be waived.

Basic Benefits

Extended Health

Participation	Voluntary
Eligibility	All Clinical Teachers under contract

Waiting Period	First of the month following the completion of one calendar month of Clinical Teacher employment
Premium Sharing	100% paid by employer (only with a current Clinical Teacher Contract)

Optional Benefits

Vision and Hearing

Participation	Voluntary
Eligibility	All Clinical Teacher employees under contract, if Extended Health is elected
Waiting Period	First of the month following the completion of one calendar month of Clinical Teacher employment
Premium Sharing	100% paid by employee

Time off Benefits

Sick Hours Entitlement

Participation	All Clinical Teacher employees under contract
Eligibility	All Clinical Teacher employees under contract
Waiting Period	Nil
Benefit Level	Same as full-time except that annual entitlement is prorated based on length of contract and number of teaching contact hours

Bridging - Sick Leave Hours

There will be bridging of this benefit allowed if the Clinical Teacher employee is re-hired within 6 months of the end of any contract or if upon termination of a contract there is a written contract for future employment as a Clinical Teacher employee. In the event that a Clinical Teacher employee is on an approved leave of absence, the six (6) month period will not commence until the end of the leave.

Non Contract Periods Bridging of Benefits

If, upon termination of a contract, there is a written contract for future employment as a Clinical Teacher employee, the employee, by paying 100% of the premiums for the benefits, may continue participation throughout the period of non-employment between contracts in any group insurance plan in which that employee was participating.

It is the responsibility of the employee to contact their Compensation & Benefits Specialist to arrangement for the pre-payment of such benefits if the continuation of benefits coverage is desired. Failure to do this will automatically cancel your benefits.