

OVERVIEW BENEFITS FOR FULL-TIME ADMINISTRATIVE EMPLOYEES

SUN LIFE PLAN
Policy 050833
www.sunlife.ca

For a copy of the benefits booklet, please visit:

- [Benefits - Humber Polytechnic](#)
- Then click on Administrative Employees Benefits Booklet

For a copy of a condensed summary of the benefits booklet, please visit

- [Benefits - Humber Polytechnic](#)
- Then click on Administrative Employees 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.

Benefits Entitlement	Employee Cost	Employer Cost	Premium Rate - Effective Feb 1, 2025
Mandatory Basic Benefits			
Extended Health Care (single or family coverage)	NIL	100%	Single: \$180.06 Family: \$373.07
Vision Care (single or family coverage)	25%	75%	Single: \$10.77 Family: \$31.95
Hearing Care (single or family coverage)	NIL	100%	Single: \$1.31 Family: \$3.89
Dental Care (single or family coverage)	NIL	100%	Single: \$55.54 Family: \$179.92
Long Term Disability (66 2/3% of salary)	33 1/3%	66 2/3%	\$2.50 per \$100**
Basic Life Insurance (2/3 of salary)	NIL	100%	\$0.11 per \$1,000
AD & D (2/3 of salary)	NIL	100%	\$0.02 per \$1,000

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Benefits Entitlement	Employee Cost	Employer Cost	Premium Rate - Effective Feb 1, 2025
Optional Benefits			
Supplementary Life Insurance (1, 2 or 3 x's salary)	50%	50%	\$0.09 per \$1,000
Employee Pay-All Optional Life (up to 10 units @ \$10,000)	100%	NIL	Up to 34 years: \$0.029 per \$1,000 35-39 years: \$0.034 per \$1,000 40-44 years: \$0.051 per \$1,000 45-49 years: \$0.094 per \$1,000 50-54 years: \$0.163 per \$1,000 55-59 years: \$0.266 per \$1,000 60-64 years: \$0.422 per \$1,000
Dependent Life Insurance (\$10,000 for spouse and \$5,000 per child)	100%	NIL	\$1.35 per unit
Critical Illness (up to \$200,000 for employee and spouse)	100%	NIL	NIL

Please note the following:

- The list above is a general listing of all benefits available to full-time administrative employees. You may or may not have all these benefits.
- All premium rates are subject to the appropriate provincial sales tax based on the employee's provincial residence.
- **Insurable earnings under the Life Insurance and LTD plans are the employee's annual salary, including any lump sum merit increase that does not exceed the maximum of the employee's salary range for their payband.
- *** LTD maximum annual insurable earnings for administrative staff will not exceed \$450,000.

PEOPLE(s)&CULTURE

This document and all documents referred to in it are available in alternative formats upon request.

FAQ FOR FULL-TIME ADMINISTRATIVE EMPLOYEE BENEFITS

Who Is a “Full-time Administrative” Employee?

To be considered Full-time Administrative, an employee needs to be a permanent full-time worker, working at least 35 hours a week for Humber in an administrative role/function. Permanent full-time is defined as continuous employment with the College, subject to termination, resignation or retirement.

When Does Coverage Begin?

For New Employees

- Coverage starts the day after you complete the waiting periods.
- You must be 'actively at work full-time' on the day your coverage begins.
- If you are absent on that day, your coverage will start when you return to 'active work full-time'.
- If for any reason, you stop being actively at work during the waiting periods, you should contact the Total Rewards team at totalrewards@humber.ca to determine the status of your benefits.

For Dependent(s)

Coverage for your Dependents begins:

- the date you become eligible, if they are your dependents on that date.
- the date they first become your dependents after the effective date of your coverage, if your request for coverage is received by Humber within 31 days, or
- on the date of approval by Sun Life if your request for coverage is received later than 31 days after they first become your dependents (excluding Extended Health Care and Dental Care).
- for Extended Health Care and Dental Care, on the date of the request.
- for a dependent, other than a newborn child, who is hospitalized, coverage will begin when the dependent is discharged from hospital.

When Does Coverage End?

Benefit coverage will end at the earliest of the following dates:

For Active Employees
<ul style="list-style-type: none">• the date your employment terminates.• the end of the month in which you retire.• the date the group contract is no longer in force.• the end of the period for which the premium is paid for your insurance.• the date the employee is deceased.• for Long Term Disability (LTD), the date you retire, the date you attain age 64 and 6 months, whichever is earlier.• for Supplemental Life, Employee Pay-All Life and Dependent Life, the end of the month in which you attain age 65, but no later than August
For Dependent(s) of Active Employees
<ul style="list-style-type: none">• the date your coverage ends.• the date the group contract is no longer in force.• the end of the period for which premiums have been paid for the dependent coverage.• the date the dependent no longer meets the definition of an eligible dependent.• the date the employee is deceased. Survivor Benefits may be elected by your dependents for Extended Health Care (including Vision and Hearing Care) and Dental Care coverage

Will I Have Any Coverage After Retirement?

If you retire, you may continue certain Humber benefits. You must enroll in the Retiree benefit plan within 31 days of the date of your retirement. Please refer to the [Retirement page](#) on the Total Rewards website.

Who Qualifies as a Dependent?

The dependent must be a spouse or a child and a resident of Canada or the United States of America (USA).

Note: You can cover only one spouse at any time.

Spouse means:

- A spouse is by marriage or under any other formal union recognized by law
- A partner of either gender who is publicly represented as your spouse with whom you have cohabited for one full year (12 continuous months) or,
- If you are the natural or adoptive parents of a child as defined in the [Family Law Act 1990](#) (Ontario)

Dependent Child(ren) means:

- Your children and your spouse's children (other than foster children) if they are not married or in any other formal union recognized by law and are under the age of 21.
- A child who is a full-time student attending an educational institution recognized under the Income Tax Act (Canada) is also considered an eligible dependent until the age of 25 as long as the child is entirely dependent on you for financial support.

Are Premiums Paid Toward Certain Benefits Taxable income?

Yes, the premiums Humber pays towards an employee's Basic Life and Supplementary Life Insurance are taxable income to the employee. This amount forms part of your income and it will be reflected on your Income Tax Statement from Humber each year.

Is There an Enrolment Form That Must Be Completed to Enroll Into Benefits?

Yes, full time employees are required to complete and sign a detailed enrolment form which collects the necessary information about the employee and their Dependent(s) (if applicable), in order for Humber to administer the Group Insurance Benefit Program, and for Sun Life to adjudicate and process claims. This enrolment form must be completed and submitted to Total Rewards within the first 31 days of employment.

How Are Claims Submitted?

Benefits claims can be submitted via the MySunlife application or by completing a benefits claim form and sending the form to Sun Life. The MySunlife application is available for downloading to a mobile device or by visiting and logging on to the Sun Life website. Sun Life is dedicated to processing your claims promptly and efficiently. Note: There are time limits for making claims, and all claims must be made in writing on forms approved by Sun Life.

Please refer to the [Total Rewards website](#) to access the claims forms and Sun Life's contact information.

CHANGING BENEFIT COVERAGE

Changes in employment and personal status may affect employee benefit coverage(s). It is important for employees to contact Total Rewards at Humber to discuss their benefit coverage prior to the effective date of an employment status change or within 31 days following a personal status change.

Benefit Coverage During Leaves of Absence, Illness, etc.

There is provision in the group contract for Full-time Administrative Employees to continue benefit coverage when they are not actively at work, provided certain criteria are met.

- If the employee is on an employer-approved personal leave of absence with pay, personal leave of absence without pay, maternity/parental leave, professional development leave, illness or disability, benefits can be continued.
- If the employee is on a leave of absence without pay, the maximum period of time they may continue to participate in the benefit plans is 24 consecutive months.

Personal Status Changes and Extended Health and Dental Care benefits

Full-time Administrative Employees may change their Extended Health Care, Vision, Hearing, and Dental Care coverage from single to family or vice-versa under the following special circumstances:

- if there is a change in their marital status.
- if they gain or lose a dependent (e.g. birth of a child, dependent ages out)

To change coverage, employees must notify the Total Rewards team at Humber within 31 days of when the change takes place.

MANDATORY BASIC BENEFITS

Extended Health

Participation	Mandatory
Eligibility	All permanent full-time Administrative Employees (who are actively at work)
Waiting Period	Completion of one month of continuous full-time employment.
Premium Sharing	100% paid by Humber

Vision

Participation	Mandatory
Eligibility	All permanent full-time Administrative Employees (who are actively at work)
Waiting Period	Completion of one month of continuous full-time employment.
Premium Sharing	75% paid by Humber & 25% paid by employee

Hearing

Participation	Mandatory
Eligibility	All permanent full-time Administrative Employees (who are actively at work)
Waiting Period	Completion of one month of continuous full-time employment.
Premium Sharing	100% paid by Humber

Dental Care

Participation	Mandatory
Eligibility	All permanent full-time Administrative Employees (who are actively at work)
Waiting Period	The first of the month coincident with or next following the date of full-time employment.
Premium Sharing	100% paid by Humber

Basic Life Insurance

Participation	Mandatory
Eligibility	All permanent full-time Administrative Employees (who are actively at work)
Waiting Period	Completion of one month of continuous full-time employment.
Premium Sharing	100% paid by Humber

Accidental Death and Dismemberment Insurance

Participation	Mandatory
Eligibility	All permanent full-time Administrative Employees (who are actively at work)
Waiting Period	Completion of one month of continuous full-time employment.
Premium Sharing	100% paid by Humber

Long Term Disability

Participation	Mandatory
Eligibility	All permanent full-time Administrative Employees (who are actively at work)
Waiting Period	On completion of three months of continuous full-time employment.
Premium Sharing	66.67% paid by Humber & 33.33% paid by employee

OPTIONAL BENEFITS

Supplementary Life Insurance

Participation	Voluntary
Eligibility	All permanent full-time Administrative Employees (who are actively at work)
Waiting Period	Completion of one month of continuous full-time employment.
Premium Sharing	50% paid by Humber & 50% paid by employee

Employee Pay-All Life Insurance

Participation	Voluntary
Eligibility	All permanent full-time Administrative Employees (who are actively at work)
Waiting Period	Completion of one month of continuous full-time employment.
Premium Sharing	100% paid by employee

Dependent Life Insurance

Participation	Voluntary
Eligibility	All permanent full-time Administrative Employees (who are actively at work)
Waiting Period	Completion of one month of continuous full-time employment.
Premium Sharing	100% paid by employee

Critical Illness Insurance

Participation	Voluntary
Eligibility	All permanent full-time Administrative Employees (who are actively at work)
Waiting Period	Completion of one month of continuous full-time employment.
Premium Sharing	100% paid by employee