

OVERVIEW BENEFITS FOR SUPPORT STAFF EMPLOYEES

SUN LIFE PLAN

Policy 050834

www.sunlife.ca

For a copy of the benefits booklet, please visit:

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

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

- [Benefits - Humber Polytechnic](#)
- Then click on Support Staff 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: \$163.01 Family: \$360.73
Vision Care (single or family coverage)	25%	75%	Single: \$10.97 Family: \$27.95
Hearing Care (single or family coverage)	25%	75%	Single: \$1.31 Family: \$3.89
Catastrophic Drug Coverage (CDC)	100%	NIL	Single: \$2.16 Family: \$4.81
Dental Care (single or family coverage)	NIL	100%	Single: \$61.39 Family: \$175.08
Long Term Disability (66 2/3% of salary)	25%	75%	\$4.78 per \$100**
Basic Life Insurance (\$25,000)	NIL	100%	\$0.10 per \$1,000
Accidental Death & Dismemberment (AD&D) (\$25,000)	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 (up to 5 units \$10,000)	40%	60%	\$0.11 per \$1,000
Employee Optional Life	100%	NIL	Up to 34 years: \$0.037 per \$1,000 35-39 years: \$0.051 per \$1,000 40-44 years: \$0.072 per \$1,000 45-49 years: \$0.107 per \$1,000 50-54 years: \$0.186 per \$1,000 55-59 years: \$0.369 per \$1,000 60-64 years: \$0.587 per \$1,000
Spousal Life Insurance (up to 5 units @ \$10,000)	100%	NIL	\$0.14 per \$1,000
Dependent Life Insurance (\$10,000 for spouse and \$2,500 per child)	100%	NIL	\$2.61 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 support staff. 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 LTD plan are the employee's regular earnings based on the hourly rates shown in Appendix E of the Collective Agreement and includes the Special Allowance when applicable.

FAQ FOR SUPPORT STAFF EMPLOYEE BENEFITS

Who Is a “Support Staff” Employee?

To be considered Support Staff, an employee needs to be employed by Humber on a full-time basis as a Support Staff employee in accordance with the terms of the Support Staff Collective Agreement.

When Does Coverage Begin?

For New Employees
<ul style="list-style-type: none">• Coverage begins the first day following the completion of waiting periods.• You must be 'actively at work full-time' on the day your coverage begins.• If absent on the effective date, coverage starts the day 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.• To qualify for benefit improvements for Life Insurance and Long Term Disability, you must be actively at work full-time on the effective date of the changes.

For Dependent(s)
<p>Coverage for your Dependents begins:</p> <ul style="list-style-type: none">• 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• for Life Insurance, 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.• 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, Vision, Hearing, Dental Care and Catastrophic Drug Coverage (CDC).

Will I Have Any Coverage After Retirement?

If you retire, you may continue certain Humber benefits. You must enrol 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.

Note: For group insurance purposes, your spouse/partner will cease to meet the definition of a person qualified as your dependent upon the earlier of:

- The date you enter into a "Separation Agreement" with your spouse/partner; or
- Without a "Separation Agreement", having lived separate and apart from your spouse for not less than 12 months.

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 Enrol 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 Support Staff 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

Support Staff Employees may change their Extended Health Care, Vision, Hearing, Dental, and Catastrophic Drug Coverage (CDC) 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 Support Staff 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 Support Staff 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 Support Staff 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

Dental Care

Participation	Mandatory
Eligibility	All permanent full-time Support Staff Employees (who are actively at work)
Waiting Period	Completion of the probationary period.
Premium Sharing	100% paid by Humber

Basic Life Insurance

Participation	Mandatory
Eligibility	All permanent full-time Support Staff 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 Support Staff 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 Support Staff Employees (who are actively at work)
Waiting Period	On the first of the month coincident with or following completion of three months of continuous full-time employment.
Premium Sharing	75% paid by Humber & 25% paid by employee

OPTIONAL BENEFITS

Supplementary Life Insurance

Participation	Voluntary
Eligibility	All permanent full-time Support Staff Employees (who are actively at work)
Waiting Period	Completion of one month of continuous full-time employment.
Premium Sharing	60% paid by Humber & 40% paid by employee

Employee Optional Insurance

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

Spousal Supplemental Life Insurance

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