



Humber Institute of Technology
& Advanced Learning

NORTH CAMPUS
205 Humber College Blvd.
Toronto, ON M9W 5L7

humber.ca

HR Services

Date: Friday January 18, 2019
To: All Full Time Academic, Administrative, Support Staff and Partial Load Employees
From: **Compensation & Benefits, HR Services**
Re: Premium Rate Changes for Group Insurance Benefits

Sun Life reviews the utilization of group insurance benefits at regular intervals. From time to time premium rates for these benefits are adjusted either upwards or downwards to reflect the level of usage, cost to provide these benefits, anticipated cost to maintain the benefits in the future and the cost of inflation.

Effective February 1, 2019 the premiums payable to Sun Life by Humber College as well as the premiums deducted from your pay will be adjusted as outlined in the table below. The Joint Insurance Committee (JIC) of OPSEU, OCASA and College Compensation and Appointments Council have reviewed and approved these premium rate changes. The current employee/employer cost sharing arrangements will continue as shown below.

Employees may see an increase or decrease in the employee portion of the benefit premiums depending on the type of benefits they have elected.

As plan members there are opportunities to help keep future premiums increase under control and contribute to the long term viability of the plan through different measures.

- Be a smart consumer: where possible shop around for the pharmacies that have lower dispensing fees.
- Generic version of prescription drugs-ask your doctor if there are generic version of prescription drugs that can properly treat your condition just as good as the more expensive alternative.
- Utilize government plans and community services which can be found at <https://www.ontario.ca/locations/health/>

If you would like to review your benefits, please contact your Compensation & Benefits Specialist.

Compensation & Benefits Specialist (First initial of last name)

Hannah Song (A-K) x 4023 hannah.song@humber.ca

Denise Giacomelli (L-Z) x 4807 denise.giacomelli@humber.ca

Effective: February 1, 2019

ACADEMIC EMPLOYEES

<u>Type of Benefit</u>	<u>\$/Month</u>		<u>Change %</u>	<u>Employee</u>	<u>College</u>
	<u>Current Rate</u>	<u>New Rate</u>		<u>Portion</u>	<u>Portion</u>
AD&D	\$ 0.02 per \$1000	No Change	No change	0%	100%
Basic Life Insurance	\$ 0.19 per \$1000	No Change	No change	0%	100%
Supplemental Life	\$ 0.11 per \$1000	No Change	No Change	50%	50%
Employee Pay-All Life	\$ 0.11 per \$1000	\$ 0.10 per \$1000	↓10%	100%	0%
Dependent Life	\$ 0.97 per unit	No Change	No Change	100%	0%
LTD – CAAT	\$ 2.30 per \$100	No Change	No Change	100%	0%
Extended Health (single)	\$ 97.58	No Change	No Change	0%	100%
Extended Health (family)	\$ 223.20	No Change	No Change	0%	100%
Vision Care (single)	\$ 10.49	\$ 13.11	↑25%	25%	75%
Vision Care (family)	\$ 30.82	\$ 38.53	↑25%	25%	75%
Hearing Care (single)	\$ 0.89	\$ 1.11	↑25%	25%	75%
Hearing Care (family)	\$ 2.64	\$ 3.30	↑25%	25%	75%
Dental (single)	\$ 54.77	\$ 53.67	↓2%	0%	100%
Dental (family)	\$ 153.14	\$ 150.08	↓2%	0%	100%

Please note that the Retail Sales Tax of 8% needs to be added to the above rates

Effective: February 1, 2019

PARTIAL LOAD EMPLOYEES

<u>Type of Benefit</u>	<u>\$/Month</u>		<u>Change %</u>	<u>Employee Portion</u>	<u>College Portion</u>
	<u>Current Rate</u>	<u>New Rate</u>			
AD&D	\$ 0.02 per \$1000	No Change	No Change	100%	0%
Basic Life Insurance	\$ 0.19 per \$1000	No Change	No Change	100%	0%
Supplemental Life	\$ 0.11 per \$1000	No Change	No change	100%	0%
Employee Pay-All Life	\$ 0.11 per \$1000	\$0.10 per \$1000	↓10%	100%	0%
Dependent Life	\$ 0.97 per unit	No Change	No Change	100%	0%
Extended Health (single)	\$ 97.58	No Change	No Change	0%	100%
Extended Health (family)	\$223.20	No Change	NO change	0%	100%
Vision Care (single)	\$ 10.49	\$ 13.11	↑25%	100%	0%
Vision Care (family)	\$ 30.82	\$ 38.53	↑25%	100%	0%
Hearing Care (single)	\$ 0.89	\$ 1.11	↑25%	100%	0%
Hearing Care (family)	\$ 2.64	\$ 3.30	↑25%	100%	0%
Dental (single)	\$ 54.77	\$ 53.67	↓2%	100%	0%
Dental (family)	\$153.14	\$ 150.08	↓2%	100%	0%

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Effective: February 1, 2019

ADMINISTRATIVE EMPLOYEES

<u>Type of Benefit</u>	<u>\$/Month</u>		<u>Change %</u>	<u>Employee Portion</u>	<u>College Portion</u>
	<u>Current Rate</u>	<u>New Rate</u>			
AD&D	\$.02 per \$1000	No Change	No Change	0%	100%
Basic life insurance	\$.08 per \$1000	No Change	No Change	0%	100%
Supplemental Life	\$.05 per \$1000	No Change	No Change	50%	50%
Employee Pay-All Life	\$0.026-\$0.371 per \$1000	\$0.023-\$0.334 per \$1000	↓11-13%	100%	0%
Dependent Life	\$ 1.64 per unit	\$ 1.48 per unit	↓11%	100%	0%
LTD - CAAT	\$ 2.34 per \$100	No Change	No Change	33.3%	66.7%
Extended Health (single)	\$ 82.41	\$ 88.18	↑7%	0%	100%
Extended Health (family)	\$ 170.76	\$ 182.71	↑7%	0%	100%
Vision Care (single)	\$ 8.65	\$ 9.86	↑14%	25%	75%
Vision Care (family)	\$ 25.65	\$ 29.24	↑14%	25%	75%
Hearing Care (single)	\$ 0.66	\$0.71	↑7%	0%	100%
Hearing Care (family)	\$ 1.98	\$2.12	↑7%	0%	100%
Dental (single)	\$ 43.06	No Change	No Change	0%	100%
Dental (family)	\$139.46	No Change	No Change	0%	100%

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Effective: February 1, 2019

SUPPORT EMPLOYEES

<u>Type of Benefit</u>	<u>\$/Month</u>		<u>Change %</u>	<u>Employee Portion</u>	<u>College Portion</u>
	<u>Current Rate</u>	<u>New Rate</u>			
AD&D	\$.02 per \$1000	No Change	No Change	0%	100%
Basic Life Insurance	\$ 0.15 per \$1000	\$ 0.154 per \$1000	↑3%	0%	100%
Supplemental Life	\$ 0.11 per \$1000	No Change	No Change	40%	60%
Employee Optional Life	\$0.057-\$0.895 per \$1000	No Change	No Change	100%	0%
Dependent Life	\$ 3.10 per unit	\$ 2.95 per unit	↓5%	100%	0%
Spousal Supplemental Life	\$ 0.20 per \$1000	\$ 0.18 per \$1000	↓10%	100%	0%
LTD	\$ 3.77 per \$100	\$ 3.58 per \$100	↓5%	25%	75%
Extended Health (single)	\$ 97.96	No Change	No Change	0%	100%
Extended Health (family)	\$ 216.76	No Change	No Change	0%	100%
Catastrophic Drug Coverage (Single) **Effective (March 1, 2019)**	N/A	\$ 1.90	**New**	100%	0%
Catastrophic Drug Coverage (Family) **Effective (March 1, 2019)**	N/A	\$ 4.22	**New**	100%	0%
Vision Care (single)	\$ 11.10	\$ 11.66	↑5%	25%	75%
Vision Care (family)	\$ 28.30	\$ 29.72	↑5%	25%	75%
Hearing Care (single)	\$ 0.72	\$ 0.76	↑5%	25%	75%
Hearing Care (family)	\$ 1.97	\$ 2.07	↑5%	25%	75%
Dental (single)	\$ 48.97	\$ 51.42	↑5%	0%	100%
Dental (family)	\$139.66	\$ 146.64	↑5%	0%	100%

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