



Benefit Plans
Frequently Asked Questions
For NSCAD Employees

1. Who is eligible for coverage?

All full time permanent employees, or Sessional employees who work a minimum of 9 months per year and 25 hours per week, are eligible for benefit plan coverage. You must be signed up to take part in the Health and Dental coverage within one month the eligibility date (2 months of employment date). If you have not completed your application within this time frame you may be required to submit a late enrollment application. You may also be asked for more detailed medical information or to take physical before being approved for coverage. Dental coverage may also be limited to \$100 for the first year of coverage.

2. What am I paying for?

As a regular or full time employee of NSCAD you are covered for a number of benefits. Some of these costs are shared by the employee and the university, and others are paid in full by the university. The costs are outlined below:

Benefit	Cost to employer	Cost to Employee	Details
Life Insurance:	\$0.156 / \$1000 per mo *	No Cost	2.5 times annual salary to a max of \$300,000.00
Dependent Life	\$1.51 per mo. *	No Cost	Spouse \$5,000 Children: \$2,500
AD&D (Basic)	\$0.0165/\$1000 *	No Cost	2.5 times annual salary to a max of \$300,000.00
Short Term Disability	Cost of benefit when used, plus administration fee	No Cost	17 Weeks salary of: 85% > 5 years service 100% < 5 years service
Maternity (Pregnancy Leave)	Cost of benefit when used	No Cost	Employees Salary is topped up from EI to 95% for 17 weeks. <i>Employee must be in receipt of EI benefits.</i>
Long Term Disability		Bi Monthly salary x 60% x \$1.94 *	Non taxable income 60% of monthly salary to a maximum of \$4000. Employees

Benefit	Cost to employer	Cost to Employee	Details
			must apply for higher max of \$8000 per month. 6% paid to Pension plan
Health Benefits	Single: \$16.74 / pay Family: \$46.43/ pay*	Single: \$16.74 / pay Family \$46.43/ pay	See www.medavie.bluecross.ca
Dental Benefits	Single: \$19.47 / pay Family: \$46.18/ pay*	Single: \$9.74 / pay Family: \$23.09/ pay	See www.medavie.bluecross.ca
EFAP (Employee and Family Assistance Plan)	.53 / pay	.53 / pay	See www.inconfidence.ca
Travel Insurance	Single: 0.25 / pay Family: 0.50 / pay	Single: 0.25 / pay Family: 0.50 / pay	Provided by AXA insurance

* Rates are effective April 1, 2010 and are subject to change

3. Must I participate in the entire benefit plan?

NSCAD feels that life insurance, accidental death & dismemberment, long term disability and short term disability are an important part of employees benefit coverage and are mandatory.

You may also, opt out of the dental and health coverage if you can prove you are insured by another plan. If you decide to apply for coverage at a later date, late enrollment penalties as mentioned above may apply. If you decide not to participate in these plans you must sign a waiver form.

4. What is Optional Life Coverage? Should I purchase more coverage?

The purchase of additional coverage for Life or AD&D is an individual decision. Please see the Human Resources Department for a list of costs.

5. What is short term disability?

NSCAD University covers 100% of the cost of short term disability coverage. This covers you for a period of up to 17 weeks should you be unable to work for whatever reason and if the claim is approved by Manulife Financial. This can include scheduled surgery, unexpected illness, accidents (outside of work), etc. When in receipt of this benefit, it will be considered earnings and will be subject to income tax for the year in which it is received.

6. What if I go on Maternity (Pregnancy) leave? What options are available to me?

While you are on maternity (pregnancy) leave and currently receiving EI benefits your earnings will be topped up to a maximum of 95% for a period of 17 weeks. Upon completion of the maternity leave, you may continue on an unpaid leave of absence for up to an additional 35 weeks.

Health and dental coverage will continue as normal for the initial 17 week period. If you wish to continue receiving your health and dental coverage for the remaining 35 weeks should you be taking parental leave, you may continue to do so. However, you will be required to pay both the employer and employee portion of those benefits (please see the chart above).

Similarly, in order to continue benefits for Life, AD&D, LTD and STD you must pay 100% of the cost of these benefits during your maternity leave. You may choose to cease these benefits, however should you decide to reinstate the benefits during your leave, you will be required to complete the "late enrollment" process. If you decide not to take these benefits during your leave you will automatically be re enrolled upon return to work.

If you wish to purchase only one of health and/or dental during this time you will only be required to pay for that particular benefit. However, if you choose not to pay for one of the benefits your coverage for that benefit will cease immediately.

A full listing of benefit entitlement under maternity or parental benefits can be found in each of the collective agreements.

7. What if I am on Parental leave? What am I entitled to?

An employee who qualifies for parental leave under current legislation and who becomes a parent is entitled to an unpaid leave of absence for up to 52 weeks.

If you are taking parental leave, and have not taken maternity leave as above, you are entitled to a top of to 95% of earnings for a period of 10 weeks. In order to receive this top up you must be in receipt of EI benefits. During this 10 week period your regular benefits will continue as normal. If you wish to continue your leave for any portion of the remaining 42 weeks, and you wish to have health and dental coverage you must pay both the employer and employee portion of the benefits (as outlined in the chart above).

Similarly, in order to continue benefits for Life, AD&D, LTD and STD you must pay 100% of the cost of these benefits during your paternity leave. You may choose to cease these benefits, however should you decide to reinstate the benefits during your leave, you will be required to complete the "late enrollment" process. If you decide not to take these benefits during your leave you will automatically be re enrolled upon return to work.

If you wish to purchase only one of health and/or dental during this time you will only be required to pay for that particular benefit. However, if you choose not to pay for one of the benefits your coverage for that benefit will cease immediately.

A full listing of benefit entitlement under maternity or parental benefits can be found in each of the collective agreements.