

MANDATORY BENEFITS
Carrier is Manulife Financial at www.manulife.ca

Benefit	Cost	Paid By	Description
Basic Life Insurance	\$0.155 per \$1000 per month	Employer (ER)	2.5 x annual salary to max of \$300,000; <i>Jan 2012: 1.25 x annual salary to max of \$300,000 for ages 65-70yrs of age</i>
Dependent Life	\$1.64 per employee per month	Employer (ER)	Spouse \$5,000 / Child \$2,500 17 Weeks of benefit;
Short Term Disability	Cost of STD benefit + administration fee	Employer (ER)	85% of salary for less than 5 years employment; 100% of salary for over 5 years employment;
Long Term Disability	\$1.911 per \$100 per month	Employee (EE)	60% of monthly salary to maximum of \$4000 (<i>employees can apply for a higher maximum - see optional benefits below</i>); 6% paid into Pension Plan
Pension	6% of salary 8% of salary	Employee (EE) Employer (ER)	A Defined Contribution (Money Purchase) Plan with options for investments.

Pension is mandatory for permanent full-time employees after 1yr of service; optional for permanent part-time employees after 12mths of service; for other eligible employees after 700hrs or 35% of maximum pensionable earnings in 2 consecutive yrs.

Carrier is Medavie Blue Cross at www.medavie.bluecross.ca

Benefit	Cost	Paid By	Description
Health	Single: \$13.33 / Family: \$36.95 per pay Single: \$13.33 / Family: \$36.95 per pay	1/2 Employee (EE) 1/2 Employer (ER)	Jan 2012: H&D available to employees ages 65-70yrs of age
Dental	Single: \$11.20 / Family: \$26.55 per pay Single: \$22.39 / Family: \$53.11 per pay	1/3 Employee (EE) 2/3 Employer (ER)	

Carrier is Shepell-fgi at workhealthlife.com

Benefit	Cost	Paid By	Description
EFAP	\$.70 per pay \$.70 per pay	1/2 Employee (EE) 1/2 Employer (ER)	Employee & Family Assistance Plan is confidential support provided for you or any family member

Carrier is SSQ Insurance (formerly known as AXA Insurance)

Benefit	Cost	Paid By	Description
Travel	Single: \$0.41/ Family: \$0.81 per pay Single: \$0.41 / Family: \$0.81per pay	1/2 Employee (EE) 1/2 Employer (ER)	Jan 2012: Travel available to employees ages 65-70yrs of age
Basic AD&D	\$0.014 per \$1000 per month	Employer (ER)	2.5 x annual salary to maximum of \$300,000 <i>Jan 2012: 1.5 x annual salary to max of \$300,000 for ages 65-70yrs of age</i>

OPTIONAL BENEFITS

Benefit	Cost	Paid By	Description
Voluntary Life	Rates available upon request	Employee (EE)	Medical evidence is required
Voluntary AD&D	\$0.16 per \$10,000 per month \$0.28 per \$10,000 per month	Employee (EE) Employee (EE)	Employee coverage Spousal coverage
Critical Illness	Rates available upon request	Employee (EE)	No medical evidence is required for amounts up to \$50,000
LTD	\$1.911 per \$100 per month	Employee (EE)	Up to \$8,000 per month coverage with approved medical information
Other Benefits:			
RRSP	Available through payroll deductions	Employee (EE)	
Canada Savings Bonds	Available through payroll deductions	Employee (EE)	CSB applications available on-line October of each year
Goodlife	Single: \$20.37 / Family: \$40.74 per pay	Employee (EE)	
Tuition Reduction	50% reimbursement for NSCAD courses (taxable)		
Other	Educational Benefits, PDR, PDA & Employee Enrichment ** ** As Per Collective Agreements & Terms of Employment for union and non-union employees.		

For further information, including booklets and application forms please contact:

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 email: jmelanson@nscad.ca or call 494-8116