

**MANDATORY BENEFITS**

Carrier is Manulife Financial at [www.manulife.ca](http://www.manulife.ca)

Benefit	Cost	Paid By	Description
<b>Basic Life Insurance</b>	\$0.156 per \$1000 per month	Employer	2.5 x annual salary to max of \$300,000
<b>Dependent Life</b>	\$1.51 per employee per month	Employer	Spouse \$5,000 / Child \$2,500
<b>Short Term Disability</b>	Cost of STD benefit + administration fee	Employer	1 / Weeks of benefit; 85% of salary for less than 5 years employment; 100% of salary for over 5 years employment;  Non-taxable income;
<b>Long Term Disability</b>	\$1.94 per \$100 per month	Employee	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;
<b>Pension</b>	6% of salary 8% of salary	Employee Employer	A Defined Contribution (Money Purchase) Plan with options for investments.

Pension is mandatory for permanent full-time employees after 1yr of service; 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 Blue Cross at [www.medavie.bluecross.ca](http://www.medavie.bluecross.ca)

Benefit	Cost	Paid By	Description
<b>Health</b>	\$16.74 semimonthly (per pay)	Employee (1/2)	Single rate
	\$16.74 semimonthly (per pay)	Employer (1/2)	Single rate
<b>Health</b>	\$46.43 semimonthly (per pay)	Employee (1/2)	Family rate
	\$46.43 semimonthly (per pay)	Employer (1/2)	Family rate
<b>Dental</b>	\$9.74 semimonthly (per pay)	Employee (1/3)	Single rate
	\$19.47 semimonthly (per pay)	Employer (2/3)	Single rate
<b>Dental</b>	\$23.09 semimonthly (per pay)	Employee (1/3)	Family rate
	\$46.18 semimonthly (per pay)	Employer (2/3)	Family rate
<b>EFAP</b>	\$0.53 semimonthly (per pay)	Employee (1/2)	Confidential support provided for you or any family member
	\$0.53 semimonthly (per pay)	Employer (1/2)	

Carrier is AXA Assurances Inc.

Benefit	Cost	Paid By	Description
<b>Travel</b>	\$0.25 semimonthly (per pay)	Employee (1/2)	Single rate
	\$0.25 semimonthly (per pay)	Employer (1/2)	Single rate
<b>Travel</b>	\$0.50 semimonthly (per pay)	Employee (1/2)	Single rate
	\$0.50 semimonthly (per pay)	Employer (1/2)	Single rate
<b>Basic AD&amp;D</b>	\$0.015 per \$1000 per month	Employer	2.5 x annual salary to maximum of \$300,000

**OPTIONAL BENEFITS**

Benefit	Cost	Paid By	Description
<b>Voluntary Life</b>	Rates available upon request	Employee	Medical evidence is required
<b>Voluntary AD&amp;D</b>	\$0.18 per \$10,000 per month \$0.31 per \$10,000 per month	Employee Employee	Single rate Family rate
<b>Critical Illness</b>	Rates available upon request	Employee	No medical evidence is required for amounts up to \$50,000
<b>LTD</b>	\$1.94 per \$100 per month	Employee	Up to \$8,000 per month coverage with approved medical information
<b>Other Benefits:</b>			
<b>RRSP</b>	Available through payroll deductions	Employee	
<b>Canada Savings Bonds</b>	Available through payroll deductions	Employee	CSB applications available on-line October of each year
<b>Nubody's</b>	\$23.26 semimonthly (per pay) \$42.79 semimonthly (per pay)	Employee Employee	Single Rate Family Rate
<b>Tuition Reduction</b>	50% reimbursement for NSCAD courses (taxable)		
<b>Other</b>	Educational Benefits, PDR, PDA & Employee Enrichment **  ** As Per Collective Agreements & Terms of Employment for union and non-union employees.		

For further information please contact: **Jo-Ann Melanson, Payroll and Benefits Coordinator**  
email: [jmelanson@nscad.ca](mailto:jmelanson@nscad.ca) or call 494-8116