



UPPER GRAND DISTRICT SCHOOL BOARD

**EA/SPA/DECE - Your Group Benefits Summary**

*This is a summary only. Please refer to the full booklets/contracts for all details*

<b>Life Insurance</b>	<b>Description</b>
<b>Basic Life AD&amp;D (matches Base Life) Mandatory</b>	2 x's Annual Salary (rounded to the next higher multiple of \$500) Minimum: \$25,000 Maximum: \$600,000 Combined with Optional Life
<b>Member Optional Life AD&amp;D (matches Opt Life)</b>	1, 2, or 3 x's Annual Salary (rounded to the next multiple of \$500)
<b>Optional Dependent Group Life</b>	Spouse \$4,000; Child(ren) \$2,000
<b>Termination of Life Benefits</b>	On the Earlier of your retirement or on August 31 <sup>st</sup> coincident with or immediately following the attainment of age 65
<b>Long Term Disability Mandatory</b>	60% of Monthly Earnings Benefits are payable for each period of disability after a waiting period of 80 working days. Non-Taxable
<b>Termination of LTD Benefits</b>	End of the Month in which the member turns age 65
<b>Medical</b>	
<b>Drug</b>	Legally requires Rx & DIN, Pay Direct, 0% Co-Pay \$0.35 Deductible
<b>Overall Deductible and Co-Payment</b>	No Deductible 100% Reimbursement
<b>Glasses or contact lenses Optometric eye exams</b>	\$350 per 24 consecutive months based on date of first claim \$100 per claim every 24 consecutive months based on date of first claim
<b>Hospital</b>	Semi-Private or Private
<b>Private Duty Nurse</b>	\$25,000 per 12 month period beginning September 1 <sup>st</sup>
<b>Audio (Hearing Aids)</b>	\$300 Every 4 Calendar Years
<b>Custom made boots or shoes, stock item footwear, or footwear as an integral part of a brace</b>	2 Pairs per calendar year combined
<b>Custom made foot orthotics</b>	2 pairs every 36 months up to a maximum of \$475/pair
<b>Chiropractor</b>	\$300 per 12 month period beginning September 1st
<b>Naturopath</b>	<i>See Massage Therapist</i>
<b>Osteopath</b>	\$10 per visit to a maximum of \$300 per 12 month period beginning September 1st
<b>Physiotherapist</b>	\$20 per visit to a maximum of \$300 per 12 month period beginning September 1 <sup>st</sup>
<b>Psychologist</b>	\$20 per 1/2hr for initial visit; \$20 each subsequent visit; to a max of \$300 per month period beginning September 1 <sup>st</sup>
<b>Speech Therapist</b>	\$25 for initial assessment; \$15 each subsequent visit to a max of \$300 per 12 month period beginning September 1 <sup>st</sup>
<b>Chiropodist or Podiatrist</b>	\$15 per visit to a max of \$300 per 12 month period; + \$15 for Podiatrist x-rays per 12 month period
<b>Podiatrist Surgery</b>	\$100 per 12 month

<b>Registered Massage Therapy</b>	Registered Massage Therapist (Physician Recommendation Required) Naturopath \$500 Combined per 12 month period beginning September 1 <sup>st</sup> .
<b>Travel</b>	No Deductible Emergency Services: \$1,000,000 per covered person per calendar year Referral Services: \$50,000 per covered person per calendar year
<b>DENTAL</b>	
<b>Dental Fee Guide</b>	1 Year lag
<b>Basic and Comprehensive Services</b>	Unlimited 0% Co-Pay
<b>Major Services</b>	Unlimited 40% Co-Pay
<b>Orthodontic Services</b>	\$1,000 per covered person per completed course of treatment 50% Co-Pay
<b>Termination of Health and Dental Benefits</b>	The earliest of the following dates: <ul style="list-style-type: none"> <li>• June 30<sup>th</sup> if worked until the end of the term</li> <li>• Active Employees over the age of 65 – the end of the month in which you are no longer actively at work</li> <li>• Early Retirees: at the end of the month in which you attain age 65</li> </ul>
<b>Survivor Benefit</b>	2 months from the date of death provided premium is paid

### Retiree Benefits

Employee's retiring prior to age 65 have the option of participating in the Board's Early Retiree Medical and Dental benefit plan. Retiree pays 100% of the monthly premium.

### Your Benefit Costs

Benefit	Coverage	Your Per Pay		Note:
			Premium	
Base Life	2 x's Annual Salary	\$0.00		Board pays 100% of premium
Long Term Disability*	Assume \$32,408	\$21.61		Premium is based on annual income
Optional Life*	\$32,500 (1 x's salary)	\$3.32		Multiply by 2 or 3, if required
Dependent Group Life	Yes, elected	\$0.00		Board pays 100% of premium
Medical	Single	\$0.00		Board pays 100% of premium
	Family	\$0.00		
ITA (Emergency Travel)	Single	\$1.38		You pay 100% of premium
	Family	\$2.75		
Dental	Single	\$2.31		Board pays 90% of premium
	Family	\$7.23		

### Important!

1. Premiums are as of January 2015 and are subject to annual renewal changes.
2. Premiums quoted are for full 1 FTE employees.
3. For those employees working between .5 FTE and .9 FTE: your per pay deductions will be higher as premiums are pro-rated based on your FTE status.
4. \*Optional Life and Long Term Disability: Estimate only as actual premiums are based on actual annual salary.
5. Optional Life and Dependent Group Life: Employee has 31 days from date of hire to elect these benefits without having to provide medical evidence.
6. Medical and Dental Benefits: Employee can only opt out if they have comparable coverage through spouse. If opting out, cannot pick them up later unless coverage is lost through spouse's plan.

#### **Your Human Resources Benefit Contact is:**

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