McMaster University HEALTH SCIENCES

Benefits at a Glance

Faculty of Health Sciences Members of Unifor: Full-time Appointments (equal to or greater than 12 months)

Benefit Year: July 1 to June 30

Sun Life Financial

- Visit HR Total Rewards to review your benefit booklet in full →select 'Staff (Unifor Local 5555, Unit 1)": https://hr.mcmaster.ca/employees/total-rewards/
- Register with 'My Sun Life' (using contract number *025018* and member ID/employee ID _____) to: submit claims online, view claims history, eligibility, coverage, and print your coverage card to keep in your wallet: www.mysunlife.ca.

BENEFITS AT A GLANCE: UNIFOR

Benefit	Coverage effective date of enrolment (unless otherwise noted)	Benefit Cost Details
Extended Health	100% Prescription drugs and supplies (based on Rx05 drug formulary), less any portion of the dispensing fee over $6.50 100% Hospital accommodation (standard ward) 100% Ambulance services (when ordered by a doctor) 100% Paramedical services: $500/yr per person, per practitioner, per benefit year: Physiotherapist, Occupational Therapist, Speech Therapist, Massage Therapist, Osteopath, Chiropractor, Naturopath, Podiatrist, Chiropodists, Christian Science Practitioner 100% Expanded Mental Health Benefits: $3000/yr per person, per benefit year: in total for services received by registered Psychologists, Social Workers and Psychotherapists. 100% Contact lenses, eyeglasses, laser eye surgery, up to $400 per person every 24 months; (One eye exam up to $85 every 24 months per person; children under the age of 19 are covered by OHIP for eye exams every 12 months) 80% Orthotics, up to $400 over 2 benefit years per person 80% Hearing aids, up to $1000 per person per ear, over 3 benefit years	*Benefit provided at no cost to participant.*
Dental	100% Preventative dental procedures, including oral examinations every 9 months, children under 15 every 6 months 85% Basic dental procedures, including fillings, extraction of teeth, basic restoration, and oral surgery 70% Major dental procedures up to $2500 per benefit year, including crowns, bridges, dentures, etc. 50% Orthodontic procedures up to $2500 in covered person's lifetime per person	*Benefit provided at no cost to the participant.* *Note: Expenses paid in accordance with Ontario Dental Association Fee guide. The fee guide is updated every July 1 to reflect ODA rates for current year.*
Travel Benefits	100% Out-of-province travel plan benefit, covers you and your family members for all eligible services and supplies under group benefits plan while travelling outside of Ontario; see Travel Benefit Brochure at Working at McMaster for more information, https://hr.mcmaster.ca/employees/total-rewards/emergency-out-of-country-insurance/	*Benefit provided at no cost to the participant.*
Life Insurance	175% of your annual salary (insurable earnings maximum of $100,000) for basic life insurance (mandatory) 25-1000% annual salary (insurable earnings max of $100,000) for additional optional life insurance (cost of coverage based on your completed Health Statement form and approval by Sun Life). Combined maximum benefit of $1,175,000.	*Basic benefit provided at no cost to participant. Optional insurance premiums paid in full by participant.*
Accidental Death & Dismemberment (AD&D)	Optional benefit covers members against death or dismemberment as the result of an accident, whether on or off the job. The member is responsible for the full premium for coverage selected. Please see the AD&D booklet, available at Working at McMaster for more information on coverage and amounts. https://hr.mcmaster.ca/employees/total-rewards/accidental-death-and-dismemberment-add/	*Optional insurance, premiums paid in full by participant.*
Long Term Disability	LTD Coverage provides income continuance in the event the participant is unable to return to work due to long-term illness or disability. Coverage under the LTD plan takes effect upon successful completion of the participant's probationary period.	*Premiums paid in full by the participant, deducted from biweekly payroll.*
Pension	Eligible employees are required to participate in the Contributory Pension Plan. Upon retirement, participants will receive a pension based on his/her Best Average Salary and years of Pensionable Service. Each Unifor Member is required to contribute 7.646% of their	*Required contributions are deducted from biweekly payroll. You will receive an annual pension statement.*

Note: The information provided above is intended to summarize in plain language, the McMaster University Benefit Plan for Unifor Local 5555 (Unit 1) as of November 1 2019 (subject to change). For an exact and complete description of the Plan, consult the Plan Text. In cases where the information provided on this handout differ from that contained in the Plan text, the Plan text will govern. (July 1 2020)

Faculty of Health Sciences Human Resources Services, HSC 2J1A
905.525.9140 ext. 22207 www.fhs.mcmaster.ca/hr

		Regular Annual Salary up to the current Year's Maximum Pensionable Earnings ("YMPE") and 10.646% of their Regular Annual Salary in excess of the YMPE. (Amounts current as of January 2019). [Please Note: Eligible employees include members of Unifor with appointments greater than 12 months)	

BENEFITS AT A GLANCE: UNIFOR			
	Employee & Family Assistance Program (EFAP)	McMaster's EFAP, Homewood Health, offers counselling, coaching, information and support for all issues relating to mental health, career, life balance, recovery management, health management, family support services and more. You may contact Homewood Health 24 hours a day to access services (1.800.663.1142) or online at www.homeweb.ca (you will need to sign up to access online services).	*Benefit provided at no cost to the participant.*
	Personal Leave Time	Eligible for vacation days, bereavement leave, sick leave and two personal leave days per year, as outlined in the Collective Agreement and/or as authorized by your supervisor. Eligible for Maternity/Parental Leave: eligible employees may receive 90% of salary (less Employment Insurance income) up to 19 weeks, per the Collective Agreement.	*Benefit provided at no cost to the participant.*
	Retirement Benefits	Employees hired on or after October 1, 2009 are eligible to receive post-retirement benefits as part of the 'Post Retirement Benefit Co-Pay Program'; so long as they meet the requirements outlined in the Collective Agreement. Upon retirement, eligible retirees may elect to participate or not in the Co-Pay Program. Retirees who elect to participate shall contribute a percentage of the cost of post-retirement benefits to the University, per the Collective Agreement.	*Contributions shall be made on a monthly basis, for those who elect to participate in the Co-Pay Program.*
	Wellness and Healthy Workplace	Wellness for McMaster Faculty and Staff promotes healthy living by providing programs and initiatives to the McMaster community to support their emotional, financial, intellectual, physical, social and spiritual wellness. Watch for regular communications from 'Healthy Workplace' and 'Organizational Development' for more information, or visit them online at: https://hr.mcmaster.ca/employees/health_safety_well-being/#tab-content-my-well-being	*Benefit provided at no cost to the participant.*
	Tuition Assistance & Bursaries	Eligible for financial assistance for tuition costs for approved courses related to your current or potential future responsibilities per the Tuition Assistance policy; and eligible for bursary funds for spouses/dependents after three years of continuous service, per the Bursary for Dependents policies.	*Benefit provided at no cost to the participant.*
	Library Services	Entitled to borrowing privileges at all University libraries. To borrow materials you will need a McMaster ID badge (separate from your FHS badge) available from the Campus Store in Gilmour Hall. You may also access many online materials through the library using your MAC ID.	*Benefit provided at no cost to the participant.*
	Employee Discount Programs	McMaster employees are eligible for Venngo WorkPerks employee discount program. Discounts are available from over 1700 vendors across Canada for restaurants, health and wellness, tickets and travel. All you need to do is sign up (http://mcmaster.venngo.com) to access the discounts. Additionally, employees may be eligible for corporate phone plans. Please visit http://mcmaster.ca/uts → voice & data communication to learn more about how to access this perk.	*Benefit provided at no cost to the participant.*
	Athletics & Recreation	McMaster's athletic facilities are available for a discounted 'employee' fee. Your Welcome Package from Human Resources contains a free 1-month trial membership. The David Braley Athletic Centre boasts an Olympic-sized pool, indoor track, squash courts, a climbing wall and The Pulse Fitness Centre. Visit https://rec.mcmaster.ca/ for more information.	*Benefit provided at discounted cost to the participant.*

This 'Benefits at a Glance' is not inclusive of all benefits available to you. Please see your Benefit Plan for full coverage details.

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