

Benefits at a Glance

Faculty of Health Sciences Clinical Faculty: Paid Appointment with the University (equal to or greater than 12 months)

Benefit Year: July 1 to June 30



- ☀ Visit HR Total Rewards to review your benefit booklet in full → select 'Clinical Faculty': <http://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.

Benefit	Coverage effective date of enrolment (unless otherwise noted)	Benefit Cost Details
Extended Health	100% Prescription drugs and supplies, less any portion of the dispensing fee over \$6.50 100% Hospital accommodation coverage for difference between ward and semi-private to max \$110 per day; and difference between ward and private to a max of \$10 per day. Where costs exceed \$300 per person per year, out of pocket expenses beyond \$300 reimbursed at 100%. 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 \$100 over 2 benefit years per person; children under the age of 19 are covered by OHIP for eye exams every 12 months) 80% Orthotics, up to \$400 per person over 2 benefit years 80% Hearing aids, up to \$1000 per person per ear, over 3 benefit years	<i>Benefit provided at no cost to participant.</i>
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	<i>Benefit provided at no cost to the participant.</i> <i>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.</i>
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/	<i>Benefit provided at no cost to the participant.</i>
Life Insurance	175% of your annual salary (insurable earnings maximum of \$150,000) for basic life insurance (mandatory) 25-500% annual salary (insurable earnings max of \$100,000) for additional <u>optional</u> life insurance (cost of coverage based on your completed Health Statement form and approval by Sun Life). Combined maximum benefit of \$762,500.	<i>Basic benefit provided at no cost to participant. Optional insurance premiums paid in full by participant.</i>
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/	<i>Optional insurance, premiums paid in full by participant.</i>
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. The Clinical Faculty Association and McMaster University are pleased to provide LTD coverage through RBC Insurance. Participation in the plan is mandatory, a condition of your employment, and effective upon your date of hire. You are required to enroll in both the	<i>Premiums paid in full by the participant, group disability insurance deducted from biweekly payroll; individual disability insurance paid to</i>

BENEFITS AT A GLANCE: CLINICAL FACULTY

Note: The information provided above is intended to summarize in plain language, the McMaster University Benefit Plan for Clinical Faculty as of September 2014 (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. (April 2019)

	Individual <u>and</u> Group Disability Insurance components of the plan. You have the option to waive <i>individual</i> coverage if you can provide proof of comparable individual disability coverage.	<i>RBC through pre-authorized bank withdrawal.</i>
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BENEFITS AT A GLANCE: CLINICAL FACULTY	Retirement Benefits	Clinical Faculty hired on or after July 1, 2006 require at least 10 years of employment at McMaster to be eligible for retiree health and dental benefits upon retirement.	
	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).	<i>Benefit provided at no cost to the participant.</i>
	Personal Leave Time	Eligible for vacation days, bereavement leave, sick leave, etc. as detailed in your offer letter and authorized by your supervisor. Eligible for Maternity/Parental Leave with at least 13 weeks continuous service prior to delivery or adoption: eligible employees may receive 90% of regular salary (regular salary limited to an overall annual maximum of \$200,000) (less Employment Insurance income) up to 19 weeks, per the 'Pregnancy and Parental Leave Policy for Clinical Faculty'.	<i>Benefit provided at no cost to the participant.</i>
	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	<i>Benefit provided at no cost to the participant.</i>
	Tuition Assistance & Bursaries	Eligible for financial assistance for tuition costs if employed on a continuing basis for at least half the normal full-time hours or on a contractually limited appointment for at least half the normal full-time hours for a minimum of one year per the Tuition Assistance policy. Eligible for bursary funds for spouses/dependents after three years of continuous service, per the Bursary for Dependents policies.	<i>Benefit provided at no cost to the participant. Note: tuition assistance provided on a pro-rated basis if work less than half the normal FT hours.</i>
	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.	<i>Benefit provided at no cost to the participant.</i>
	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.	<i>Benefit provided at no cost to the participant.</i>
	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.	<i>Benefit provided at discounted cost to the participant.</i>

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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