

Unit 6, IFP Full-Time Continuing Instructor Benefits Guide

See Unit 6 Collective Agreement for full details. If you have additional general questions about benefits, please contact your Vice-President at vp4@cupe3902.org or the CUPE Benefits Officer at benefits@cupe3902.org. For more technical specific questions relating to premiums and checking if you are registered, etc. contact: benefits.help@utoronto.ca

LONG TERM DISABILITY PLAN

Full-time Continuing IFP Sessional Instructors in CUPE 3902, Unit 6 are automatically enrolled in the University of Toronto Long-Term Disability Plan for Members of the Academic and Administrative Staff.

The Employer contributes 80% of the monthly premium.

For the closed group of International Foundation Program Instructors who are continuing employees but are not full-time employees, the Employer's contribution of premiums will be pro-rated to their percentage of a full-time appointment.

GROUP LIFE AND SURVIVOR INCOME PLAN

The Employer agrees to contribute 100% of the monthly premiums for Full-time Continuing IFP Sessional Instructors in CUPE 3902, Unit 6 for Basic Coverage at no cost to the employee.

Employees may elect to take additional coverage.

DENTAL CARE PLAN

Full-time Continuing IFP Sessional Instructors in CUPE 3902, Unit 6 are required to participate in the Dental Care Plan, unless they are already covered by a spouse's plan.

The Employer agrees to contribute 80% of the monthly premiums.

For the closed group of International Foundation Program Instructors who are continuing employees but are not full-time employees, the Employer's contribution of premiums will be pro-rated to their percentage of a full-time appointment.

VISION CARE PLAN

Full-time Continuing IFP Sessional Instructors in CUPE 3902, Unit 6 are required to participate in the Vision Care Plan, unless they are already covered by a spouse's plan.

The Employer agrees to contribute 50% of the billed rates of premiums.

For the closed group of International Foundation Program Instructors who are continuing employees but are not full-time employees, the Employer's contribution of premiums will be pro-rated to their percentage of a full-time appointment.

EXTENDED HEALTH CARE PLAN

Full-time Continuing IFP Sessional Instructors in CUPE 3902, Unit 6 can participate in the University of Toronto Extended Health Care Plan.

The Employer agrees to contribute 75% of the billed rates of premiums.

For the closed group of International Foundation Program Instructors who are continuing employees but are not full-time employees, the Employer's contribution of premiums will be pro-rated to their percentage of a full-time appointment.

JOINT MEMBERSHIP PLAN

Full-time Continuing IFP Sessional Instructors in CUPE 3902, Unit 6 are eligible for membership in the Joint Membership Plan for staff of the University of Toronto with access to fitness programs, recreational activities, and more. Click [here](#) and [here](#) for more information.

For the closed group of International Foundation Program Instructors who are continuing employees but are not full-time employees, the Employer's contribution of premiums will be pro-rated to their percentage of a full-time appointment.

CHILD-CARE REIMBURSEMENT

IFP Sessional Instructors in CUPE 3902, Unit 6, including a closed group of IFP Instructors who are continuing employees but are not full-time with a dependent eligible child under the age of seven, will be eligible for reimbursement of child-care expenses as follows:

- a. The maximum half-day reimbursement will be \$10.00 per day. A half-day is defined as a minimum of four (4) hours to a maximum of six (6) hours of care, or where the parent is being charged a half-day rate by the childcare provider.

b. The maximum full-day reimbursement will be \$20.00 per day. A full-day rate is defined as six (6) or more hours of care, or where the parent is being charged a full-day rate.

c. Reimbursement is limited to 50% of the lesser of (i) the amount actually paid; and (ii) the usual and customary amount charged by the service provider for the same childcare services.

Between January 1 and February 1 of each calendar year, Members must provide to University Employer, in a single package, detailed receipts substantiating the childcare expenses in respect of which reimbursement is sought for the previous calendar year along with proof of payment (e.g., credit card receipt, front and back of cancelled cheque, or a validated receipt).

Reimbursement in respect of a calendar year shall be made in one lump sum cash payment, less applicable withholdings, if any.

d. The plan maximum of \$2,000 per child will be provided annually, based on a calendar year. The amount will be pro-rated for less than full-time equivalent employment.

(See Collective Agreement, Appendix C, for more details regarding reimbursement.)

Table of Health Premium Fees from UofT HR Benefits Office

1. What are the employee costs for benefits?

A. The following table outlines the monthly employee premiums for benefits as of April 1, 2022:

coverage	Employee cost
Extended Health Care - Single	22.30
Extended Health Care - Family	80.24
Vision Care Plan - Single	5.68
Vision Care Plan - Family	15.16
Dental Plan - Single	16.46
Dental Plan - Family	38.64

Premiums for Long Term Disability and Supplemental Life Insurance are salary based. For example, for an individual with an annual salary of \$77,000:

LTD - \$15.36/month

Supplemental Life Insurance at 1X annual salary - \$4.90/month

2. Can I opt out of the benefits plans?

A. Yes, if you have equivalent coverage under another plan, a spousal plan as example, you can elect Exempt for Extended Health, Dental and Vision. Please note that Semi-Private Hospital is part of the Extended Health Plan and not a stand alone benefit.