# ARTICLE 12 BENEFITS

## 12.1 GENERAL PROVISIONS

A. The University agrees to continue to fully fund the existing Benefits Plans listed in this Article, except as provided for below.

B. Active Members who are 65 years of age or older, will be required to submit any eligible expenses under the Extended Health Care Plan first to the Ontario Drug Benefit (ODB) plan for reimbursement. They may then submit any residual eligible expenses, including deductibles and co-payment amounts administered by the ODB, to the University's insurance carrier for applicable reimbursement.

C. Enrolment and eligibility in respect of the Extended Health Care Plan is contingent upon the member having provincial medicare or its equivalent. Employees may be required to demonstrate proof of such coverage. Active members shall enrol in the Ontario Health Insurance Plan (OHIP) or the University Health Insurance Plan (UHIP), as per the policy listed in Memorandum of Understanding 11 (Benefits) if OHIP is not available. Membership of UHIP is considered to be the equivalent of having provincial medicare for purposes of this Article.

D. Members enrolled in UHIP shall take action to enrol in OHIP normally no later than three months after their start date. The University agrees to pay UHIP premiums for a maximum of eighteen (18) months for the members and their dependant(s) from the date of hire. After eighteen (18) months, the University will pay 50% of the cost of UHIP premiums for the member and their dependant(s).

## 12.2 EXTENDED HEALTH CARE PLAN

Coverage up to prescribed limits and with reasonable and customary limits, as described in the policy referred to in Memorandum of Understanding 11 (Benefits) and amended by Memorandum of Understanding 28 (Benefits Improvement) and Memorandum of Understanding - 29 (Benefit Improvements in 2026 Round of Negotiations) is available to members and their eligible dependents, for the services described in the policy.

## 12.3 VISION CARE

As per the policy listed in Memorandum of Understanding 11 (Benefits) effective January 1, 2011 through to December 31, 2012 and every two year period thereafter, members are entitled to claim up to a maximum of $1,000.00 for any combination of contact lenses and/or frames and lenses for eyeglasses or eye laser surgery.

## 12.4 GROUP LIFE INSURANCE

A. As per the policy listed in Memorandum of Understanding 11 (Benefits) the University assumes 100 percent of the cost of premiums paid for a group life insurance policy with face value of two times annual salary to a maximum of $500,000. Participation in this Group Life Plan is a condition of employment.

B. As per the policy listed in Memorandum of Understanding 11 (Benefits) the University assumes 70 percent of the cost of premiums for a further group life policy of face value two times annual salary, to a maximum of $500,000. Participation in this Group Life Plan is a condition of employment.

## 12.5 PENSION PLAN

All full-time faculty members will contribute to the Toronto Metropolitan University Pension Plan. The Plan is integrated with the Canada Pension Plan.

The member's contribution to the Toronto Metropolitan University Pension Plan at the present time is 9.5 per cent of regular salary effective January 1, 2012.

The regulations covering the Plan are part of this Agreement.

Members have the option to commence receiving pension benefits from the Toronto Metropolitan University Pension Plan at age 65. In such cases, the employer and employee contributions to the Plan will cease.

## 12.6 LONG-TERM DISABILITY PLAN (L.T.D.P.)

Each member is required, as a condition of employment, to participate in the Long-Term Disability Protection Plan described in Appendix A (Long-term Disability Plan (L.T.D.P.). Note: The current Long-term Disability Plan, as per the policy listed in Memorandum of Understanding 11 (Benefits), provides that Long Term Disability Insurance and/or coverage terminates automatically and without notice and without payment of notice at the end of the month in which the member reaches age 65.

Effective July 16, 2024, the benefit amount is the lesser of $15,000 and 80% of Insured Earnings.

## 12.7 BUSINESS TRAVEL ACCIDENT INSURANCE

In accordance with current University policy, listed in Memorandum of Understanding 11 (Benefits), the University will provide insurance protection covering death or dismemberment in the amount of $50,000 or an amount equal to 4 times annual salary to a maximum of $500,000, whichever is greater, for all members while they are traveling on University business at no cost to the member. Coverage for Business Travel Accident Insurance will cease at the earlier of retirement or age 72.

## 12.8 VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The University will continue to participate in the Council of Ontario Universities' policy for Voluntary Accidental Death and Dismemberment Insurance, as listed in Memorandum of Understanding 11 (Benefits). Members are entitled to enroll themselves and their families under this policy by electing coverage in $10,000. units to a maximum of $500,000. Enrolment is optional and premiums are 100% employee paid. Coverage for Voluntary Accidental Death & Dismemberment Insurance, in terms of this policy, will cease at the earlier of retirement or age 72. Effective December 1, 2021, the coverage shall no longer cease at age 72.

## 12.9 DENTAL INSURANCE

Coverage up to prescribed limits and with reasonable and customary limits, as described in the policy listed in Memorandum of Understanding 11 (Benefits) and amended by Memorandum of Understanding 28 (Total Compensation), is available to members and their eligible dependents for the services described in the policy.

## 12.10 TUITION WAIVER

All members shall be entitled to free tuition for themselves, their spouses, and their dependents for courses offered by the University in accordance with Appendix D (Waiver of Tuition for Faculty and Dependents) attached hereto.

## 12.11 BENEFITS FOR RETIRED FACULTY ASSOCIATION MEMBERS OVER 65

Retired Faculty Association members at or over age 65 will be eligible to participate in a modified benefit package. The cost of the plan is fully paid for by the participating members. The University assumes no obligation to fund or subsidize the plan.

## 12.12 BENEFITS FOR RETIRED FACULTY ASSOCIATION MEMBERS UNDER 65

The University will for members who retire prior to age 65, assume the cost of benefits until age 65 for the plans described in 12.1, 12.2 and 12.8 of this Article, and for group life insurance as follows:

| Age | Percentage of Pre-Retirement Coverage |
|---|---|
| 55-59 | 80 % |
| 60 | 70 % |
| 61 | 70 % |
| 62 | 60 % |
| 63 | 50 % |
| 64 | 40 % |
| 65 | Nil |

At age 65, the member may elect the provisions of 12.11 above.