

## ARTICLE 29 – BENEFITS

### VIII.4 Benefits

VIII.4.1 As a minimum, and subject only to the eligibility provisions of the various benefit plans which are summarized below, members shall be provided with the following:

- (a) EI - Board/employee premiums as determined by the Federal government.
- (b) CPP - Board/employee premiums as determined by the Federal government.
- (c) WSIB - Board premiums as determined by the province.
- (d) Semi-private Hospital Accommodation - Board pays 100% of this coverage.
- (e) Extended Health Care - Single or family coverage, as appropriate. Board pays 100% of premium - \$25 single/\$50 family annual deductible. Coverage includes, but is not limited to, the following:
  - i) Prescription drugs;
  - ii) Private nursing where ordered by attending physician;
  - iii) Difference in cost between semi-private hospital accommodation and private accommodation;
  - iv) Contact the Department of Human Resources regarding details of the further coverage which is provided, including ambulance, prosthetic appliances, speech therapy, etc.
- (f) Additional Extended Health Benefits - Board pays 100% of premiums:
  - i) Vision care - A two hundred dollar (\$200) optical benefit which shall be available once in any twelve (12) consecutive month time period in accordance with the terms and conditions of the Plan, effective July 1, 2000. A three hundred dollar (\$300) optical benefit which shall be available once in any twenty-four (24) consecutive month time period in accordance with the terms and conditions of the Plan, effective March 1, 2006;
  - ii) Hearing aids - to be reimbursed up to five hundred dollars (\$500) every four (4) years per family member;

- iii) Deluxe Health Plan While Outside Canada;
- iv) Paramedical Services - Payment for services of practitioners licensed as Chiropractors, Osteopaths, Chiroprudists, Podiatrists and Naturopaths, including a maximum of one (1) X-ray examination per Benefit Year ordered by each licensed practitioner. The maximum amount payable in any Benefit Year, over and above the treatment limitations of the provincial health plan and where not prohibited by law, is \$300 per person for treatments by each practitioner. Effective March 1, 2006, the plan provides \$50 every two (2) years towards the cost of an eye examination by an Optometrist;
- v) Massage Therapy - up to two hundred dollars (\$200) per year per family member;
- vi) Dental Plan - Single or family coverage, as appropriate, equivalent to Blue Cross #9 - updated annually each July 1 based on previous year's ODA Schedule - Board pays 100% of premium.

Orthodontic Treatment - Single or family coverage, as appropriate; \$2,000 lifetime maximum per eligible family member; 50% co-insurance (i.e., carrier and staff member pay half each of eligible orthodontic fees), effective July 1, 2000;

- (g) Group Life Insurance - term insurance equal to 1.5 x annual salary (Board pays 100%) - plus optional coverage 2x, 3x, or 4x annual salary, and additional optional survivor income benefits for spouse and/or children. (Employee pays 100% of premium on options.)

Effective July 1, 2006, at normal retirement date, an active employee's coverage is reduced by 50%, rounded to the next highest \$1,000, if not already a multiple of \$1,000, to a maximum of \$50,000. At age 70, an active employee's coverage ends.

At normal retirement date, an active employee's Optional Life coverage is reduced by 50%, to a maximum of \$100,000, and at age 70, an active employee's coverage ends.

Optional Survivor Income coverage ends at normal retirement date.

- (h) Long-term Disability

Board self-insures for absence from sickness/injury for six (6) months (see IV.5.4.5 - Sick Leave) - after six (6) months, where total

disability, LTD coverage provides a monthly benefit of the lesser of \$13,000 or 75% of insured earnings. This is a taxable benefit. Board pays 100% of premium. Benefit and eligibility end at normal retirement age.

Limited Term appointees are eligible for LTD coverage, provided that the benefit entitlement does not extend for more than two (2) years after the expiry of the term appointment, and provided that the disability arose during the period of the term appointment.

- (i) Any government program which provides duplicate coverage shall be established as first payer.

VIII.4.2 (a) *The Contributory Pension Plan for TUFA Employees of Trent University* (hereafter the “RPP”) and the *Supplemental Retirement Arrangement for Members of The Contributory Pension Plan for TUFA Employees of Trent University* (hereafter the “SRA”) and the *Aggregate Retirement Arrangement for Members of the RPP and the SRA at Trent University* (hereafter the “ARA”), as amended from time to time, form part of the *Agreement* and may only be altered or amended by mutual written and signed agreement of both Parties, and together comprise the retirement benefit and funding arrangement for Members.

- (b) The ARA, the amended RPP, the amended and restated SRA, and this Article VIII.4.2 (hereafter the “Implementation Documents”), all effective July 1, 2005 under the *Agreement*, constitute the implementation of the *Agreement on Retirement Benefit Issues* entered into between the Parties on November 29, 2005, ratified by the Association in February 2006 and by the Board in March 2006, and effective July 1, 2005. In the event of a conflict between the *Agreement on Retirement Benefit Issues* and its implementation, the Implementation Documents shall prevail.

VIII.4.3 For those insured plans which are non-statutory, the Board reserves the right to tender the benefits contract, change the carrier, etc., provided only that equivalent benefit levels are maintained.

VIII.5 Tuition Waivers  
Dependents (spouses and children) of members enrolled in the University shall, where they are not successful in receiving a Scholarship under Appendix B, have their normal academic fees waived for the duration of this Agreement. Admissions and progression standards for such students shall be those applicable to other students in the University.

VIII.6 Retirees

All bargaining unit retirees of 65 or over are entitled to the privileges provided under Senate's April 9, 1996 "Appointments of Professors and Librarians Emeriti" policy. The title under this clause for Professional Librarian retirees shall be "Librarian Emeritus".

VIII.7 Flexible Benefits Plan

VIII.7.1 Each member shall receive an annual Flexible Benefits Plan credit of \$150 (increased to \$200 effective July 1, 2000) which shall be administered in accordance with current practice and may be credited toward:

- (a) Professional Expenses Fund (see IV.4); and/or,
- (b) membership in the Trent University Athletic Facilities, at Faculty rates; and/or,
- (c) Trent University Parking Fees for "Red" parking lots; and/or,
- (d) Trent Express Bus Pass.

VIII.7.2 Each Flexible Benefits Plan credit must be used entirely within the year of its issue and may not be carried forward to future years, except only in the case of the Professional Expenses Fund where the "carry-over" rules specified in IV.4 shall apply.

VIII.7.3 Flexible Benefits Plan entitlements shall be appropriately pro-rated in the case of appointments which have terms of less than one year.

VIII.7.4 In the event the tax status of the Flexible Benefits Plan changes such that it becomes a taxable benefit, the arrangement may, at the request of either party, be opened for immediate re-negotiation.