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	Approved By: PVP	Next Review: January 2021

Background/Purpose

As part of the overall compensation paid, there are several group plans available to regular and recurring staff. These plans are provided through a contract with a third party which provides administrative services and some insuring of risk against major loss.

Policy

Trent University will provide benefit coverage which is competitive with like positions in the community and/or similar universities in Ontario. Plan designs are reviewed annually to ensure programs are up-to-date and are meeting the needs of eligible employees.

Eligibility

Plan eligibility is for employees who secure regular or recurring positions with the university, working at least half time (17.5 hours per week). Each plan provides a specific definition of eligibility to participate.

Types of Programs

A description of group benefits available can be reviewed at www.trentu.ca/humanresources/employees/benefits.php.


Life Insurance – basic coverage plus optional additional coverage for the employee

Long Term Disability Insurance – provides income replacement for the employee in the event of a long term illness or disability

Survivor Income Benefit – in the event of an employee’s death, this benefit provides 25% of the deceased member’s salary to their beneficiary in monthly installments

Extended Health Care and Semi-private Hospital Coverage– to assist in medical payments, including prescription drugs for the employee and participating dependents

Dental Plan - to assist in costs of basic dental procedures for the employee and participating dependents

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Emergency Travel Assistance – to assist in out of Province and out of Country medical related expenses for the employee and participating dependents

Pension Plan – to provide a monthly pension payment when the employee elects to retire from Trent employment. Normal Retirement is at age 65.

Flexible Benefits – The Flexible Benefit Plan allowance (known as Flex Dollars) are available annually (in July) to regular and recurring Exempt employees, and staff and faculty covered by the terms of the OPSEU and TUFA collective agreements.


Eligible staff and faculty must have a TrentU card (available from the Campus Card Office) in order to use their Flexible Benefit Plan allowance. TrentU cards are presented at the location of choice that staff and faculty wish to use their Flex Dollars. The amount of Flex Dollars remaining on the card descends, until the balance reaches zero. Flexible benefits are available only to supplement costs as outlined below. There is no cash value. An exception is for eligible staff working at the Durham campus, who are not able to apply the flexible dollars to the programs available in Peterborough. In such case, the individual may be eligible for a cash reimbursement.

The Flexible Benefit Plan allowance is a taxable benefit. Anyone wishing to opt out of the Flexible Benefit Plan allowance needs to notify Human Resources by September 1st of each year.

Flex Dollars can be used towards one or more of the following:

- Campus parking fees for available lots;
- Athletic fees;
- City Bus Pass;
- Eligible Food Service Providers;
- Any additional services provided by the TrentU card.

Employee Assistance Program – Trent University has undertaken to provide an Employee Assistance Program (EAP), via a third party, to help benefit eligible employees and their dependents deal effectively with personal problems. The EAP provides a comprehensive range of services to deal with the broadest range of personal issues. This service is professional, confidential and available in the Peterborough area and across Canada.

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Strict confidentiality will be maintained. Aggregate statistical information only, will be provided to the University via the Group Benefits Administrator. No individual employee information will be released to anyone by the Provider unless requested by the EAP user, and a written, informed and voluntary consent is provided to the Provider.

Procedures

1. Every new employee will be offered the opportunity to review those plans which they are eligible to participate in and receive documentation which provides details of coverage.
2. An employee who is a participant in a benefit plan is responsible for ensuring that Human Resources is provided with up to date information on beneficiary, names and status of dependents and changes to personal circumstances which may affect benefit coverage.
3. All group benefit programs are established under contracts with the service provider. The interpretation of rights to coverage is based on the terms of such contracts, not the descriptions available through the HR website or employee handbooks. Human Resources is responsible for managing all contact with service providers and obtaining contract interpretation as required.
4. Coverage under the benefit plans will be terminated upon the end of employment with Trent University or loss of eligibility, subject to the terms of individual plans.