

Langara College Benefits Summary – Community Nurses

Benefit	Premium	Coverage
Basic Life Insurance	100% Employer Paid; Premiums Paid by Employer result in Taxable Income	3 times annual salary to a maximum of \$400,000; reduced to a maximum of \$10,000 at age 65.
Voluntary Life Insurance	100% Employee Paid	Available to both the employee and spouse; benefits may be purchased in increments of \$10,000 up to a maximum of \$300,000.
Accidental Death and Dismemberment	100% Employer Paid; Premiums Paid by Employer result in Taxable Income	3 times annual salary to a maximum of \$400,000; reduced to a maximum of \$10,000 at age 65.
Short Term Disability	100% Employee Paid; Benefit Payments not Subject to Income Tax	Following the expiration of Sick Leave or a waiting period of 5 working days for illness or accident, 70% of weekly basic earnings up to \$700 per week, with a maximum benefits period of 52 weeks.
Long Term Disability	100% Employee Paid; Benefit Payments not Subject to Income Tax	Following the expiration of Short Term Disability, 70% of monthly salary up to a maximum of \$2,950 per month, with the maximum benefits period ending age 65.
Extended Health Care	100% Employer Paid	Deductible of \$50 per employee or family, per year. Coinsurance of 95% for the first \$1,000 reimbursement per year, then 100% for In-Country and Out of Country referral claims. Various benefits available (maximums apply), including emergency travel insurance.
Dental Care	100% Employer Paid	No deductible. Coinsurance of 100% for Basic Services, 50% for Major Services and 50% for Orthodontic Services. Lifetime maximum of \$1,850 for Orthodontic Services. Recall exam twice per calendar year for individuals under 19 and once every 9 months for adults aged 19 or older.

Please refer to the Employee Benefit Booklet for more details on coverage level, termination dates, etc.

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