

The eligibility of benefits outlined below is based on type of contracts or appointment held by employee. Please refer to benefits booklets and brochures online for detailed coverage information:

<http://www.langara.bc.ca/hr>

Benefit	Premiums Paid	Coverage
<b>BC Medical</b>	100% Employer-paid	Basic Coverage through Medical Services Plan of BC.
<b>Extended Health</b>	100% Employer-paid	95% reimbursement of Eligible Expenses incurred (annual deductible of \$25 per family). Some maximums may apply. <b>Effective January 1, 2016:</b> \$50 per person or family each calendar year. The Deductible does not apply to Vision Care.
<b>Dental</b>	100% Employer-paid	100% coverage on basic services; 50% coverage on major services; 50% coverage on orthodontics. Some maximum limits apply to orthodontic services (e.g. \$2,500 max).
<b>Emergency Travel Insurance</b>	100% Employer-paid	100% coverage with no maximum limit.
<b>Group Life Insurance</b>	100% Employer-paid	3 times annual salary to a maximum of \$400,000.
<b>Accidental Death &amp; Dismemberment</b>	100% Employer-paid	3 times annual salary to a maximum of \$400,000.
<b>Voluntary Life Insurance</b>	100% Employee-paid (Employee must be participating in Group Life to be eligible. Spouse coverage also available.)	Increments of \$10,000 to maximum of \$300,000.
<b>Sick Leave</b>	100% Employer-paid	Sick leave credits accrued at 20 days per year to a maximum accrual of 261 days.
<b>Short-Term Disability</b>	100% Employee-paid	Following expiration of sick leave or following 10 working days of illness; whichever is greater. Duration of benefits is 52 weeks (taxable earnings).
<b>Long-Term Disability</b>	100% Employee-paid	Following expiration of Short-Term Disability coverage (non-taxable earnings).
<b>Employee Family Assistance Plan (EFAP)</b>	100% Employer-paid	On average between 4- 6 sessions per year.