

What are the Group Insurance Benefits provided by the University?

The University provides the following group insurance benefits to eligible employees:

Extended Health Coverage

The Extended Health care plan provides you and your eligible Spouse and dependant children with coverage for drugs legally requiring a prescription, semi-private hospital room accommodation, a wide range of medically necessary services and supplies, vision care, paramedical services, emergency out of country coverage and much more.

Dental Coverage

The Dental care plan provides you and your eligible Spouse and dependant children with coverage for preventative dental services, restorative dental services and orthodontic services.

Life Insurance

The University provides eligible employees with life insurance. For Regular Full-Time employees, in the event of your death prior to retirement, your beneficiary(ies) or estate will receive a lump sum payment of 1, 2 or 3 times your annual earnings (rounded to the next higher \$1000) depending on your eligibility and the level of coverage you have selected. For Temporary Full-Time employees (contract), life insurance is at 1x annual earnings up to a \$25,000 maximum.

Income Protection (Disability)

The University's income protection program protects you against loss of income during periods of absence from work due to illness or injury.

For Regular Full-Time employees, during the first 90 calendar days of absence, your regular full-time earnings are continued. If you qualify, Long Term Disability benefits commence after the first 90 days. You receive 66.67% of your regular full-time earnings up to a monthly maximum of \$6,000. This benefit will be reduced by other sources of income you may have (CPP disability, WSIB disability, etc.). While on disability your Extended Health and Dental coverage are continued with the same cost sharing arrangements as active employees. Your Life Insurance coverage also continues, and if you receive Long Term Disability benefits for more than 6 months, the premiums for life insurance will be waived for the duration of your disability. Disability benefits continue to age 65 for Regular Full-Time employees or a five year maximum benefit duration for contract employees.

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