BENEFITS CHART (as of June 1, 2026)

LAURENTIAN UNIVERSITY STAFF UNION (Division 21)

	LIFE		ACCIDENTAL DEATH & DISMEMBERMENT		DEPENDENT GROUP LIFE		EXTENDED MEDICAL		DENTAL		LONG-TERM DISABILITY	
	3 x annual salary maximum $300,000		3 x annual salary maximum $50,000		$8,000 spouse $2,000 per child		- semi-private hospital accommodation -ManuScript (prescribed drugs) -Physiotherapist and Athletic Therapist, unlimited maximum -Psychologist, Psychotherapist and Registered Social Worker, maximum $4,000 per person -other paramedical practitioners, combined maximum $2,000 per person -vision care, maximum $300 per person -hearing aids, maximum $350 per person -ManuAssist (Allianz Global Assistance – world travel assistance)		-reimbursed according to current O.D.A. fee schedule -basic expenses at 100% -major expenses at 80% (excluding denture & implant) -major expenses at 100% (denture & implant) -combined basic and major expenses (excluding denture and implant), maximum $3,000 per person; combined denture and implant expenses, maximum $5,000 per person -orthodontic expenses at 50%, lifetime maximum of $3,000 per person		-monthly salary up to $2,083.33 = 70% -monthly salary of $2,083.34 to $3,333.34 = 66.67% -monthly salary equal to and greater than $3,333.34 = 60% -maximum $5,000 per month	
RATES	$0.224/$1,000		$0.011/$1,000		$2.398		$233.61 - single $656.93 - family		$65.11 - single $190.07 - family		$2.351/$100	
COST L.U.S.U.	**Employee** Nil	**Employer** 100%	**Employee** Nil	**Employer** 100%	**Employee** Nil	**Employer** 100%	**Employee** Nil	**Employer** 100%	**Employee** Nil	**Employer** 100%	**Employee** 100%	**Employer** Nil

* Rates quoted are inclusive of the 8% **Ontario Sales Tax**.
* **Optional Life** coverage is available to all employees, providing it is approved by the carrier.
* If you applied later than 31 days after acquiring dependents, your coverage may differ than what is indicated above.
Please consult the letter forwarded to you by the insurance carrier.

Disclaimer: This benefits chart is meant only as a brief description of some of the benefits that may be available. All insurance contracts and plans have eligibility criteria, limitations and exclusions that apply. Please refer to and read all plan documents for more complete descriptions. To the extent that any of the information contained in this document is inconsistent with the official plan documents, the provisions of the official documents will govern in all cases.

GLOSSARY OF BENEFIT TERMS *Please consult the Benefits Chart to determine if all the benefits listed below apply to your group.*			
Life Insurance Coverage	The present life insurance coverage provides a benefit to your beneficiary in the event of your death.	**Dependent Group Life**	In the event of the death of your spouse or of a child, you will receive the benefit indicated on the Benefits Chart.
Accidental Death & Dismemberment	The benefit provides a lump sum cash benefit in the case of accidental death or dismemberment occurring anywhere in the world - 24 hours per day - on or off the job.	**Extended Medical**	This plan supplements, when possible, the benefits available through OHIP and provides coverage for other expenses which may be incurred.
ManuAssist	The plan provides coverage when travelling interprovincial or international in the event you face an unexpected medical or travel emergency.	**Long-Term Disability**	This provides income security should you become totally disabled and remain so over a long period of time. If you pay the monthly premium, the benefit is non-taxable when received. If the employer pays the premium, the benefit becomes taxable income when received.
Dental	The maintenance of good dental health is important, but the cost of dental services is often significant and unexpected. Please consult the Benefits Chart to determine the services applicable to you.		

Disclaimer: This benefits chart is meant only as a brief description of some of the benefits that may be available. All insurance contracts and plans have eligibility criteria, limitations and exclusions that apply. Please refer to and read all plan documents for more complete descriptions. To the extent that any of the information contained in this document is inconsistent with the official plan documents, the provisions of the official documents will govern in all cases.