

**BENEFITS SUMMARY FOR ELIGIBLE  
EXTERNALLY FUNDED (GRANT) EMPLOYEES**

**PARTICIPATION**

The grantee shall be responsible for the employer’s share of premiums for any University benefit plans in which their employees are eligible to participate. Subject to the requirements set out in the University Policy Governing the Employment Under Externally Funded Grants and Contracts HR6305, employees under these grants and contracts may apply to participate in benefit plans provided that the grantee has agreed to the employer’s share of the premiums will be paid from the grant or contract funds. Policy HR6305 can be found on the UVic website at <http://www.uvic.ca/universitysecretary/policies/>.

**Note:**

**Grant holders must ensure that their funding agency supports the reimbursement of these expenses before including in the letter of offer.** Current UVic policy considers benefits such as life, medical and extended health insurance and pension benefits to be discretionary benefits; therefore, Tri-Agency funding will not cover these benefits.

To confirm benefit costs as eligible expenses, Grant holders should contact Office of Research Services by phone 250-721-8079 or by email [orsfinance@uvic.ca](mailto:orsfinance@uvic.ca) Or Melissa Joyce, Director, Research Accounting by phone 250-472-4157 or by email [meljoyce@uvic.ca](mailto:meljoyce@uvic.ca)

Participation for all benefits, including Pension is subject to the provision that workers cannot participate before the start of their appointment and eligibility. Participation in the Optional Group Life Insurance plan is subject to evidence of insurability.

***Benefits listed below may be available on first of month coinciding with or following salaried appointment and employment term is for a minimum of 3 months at half-time or more. Participation is voluntary and enrollment must be approved by the grant holder. Contact must be made with the Benefits Office for forms and information.***

**Extended Healthcare Plan – Policy 40704 – Plan Design 1:**

- Plan assists in paying for specified hospital/medical expenses not covered by other health care plans. Includes payment for prescription drugs, ambulance, semi-private or private hospital room, and emergency out-of-province medical coverage. Plan limit - \$1 million per person.
- Plan does not cover eyewear or eye examinations.
- Coverage *may* begin on the 1st of the month coinciding with or following appointment and *may* be dependent on status in Canada.
- Once enrolled, period of participation must be from date effective until end of the appointment period.

<b>Benefit Plan</b>	<b>Employee Premium <i>Semi-Monthly</i></b>	<b>Grant Holder Premium <i>Semi-Monthly</i></b>
Extended Health Plan: Single	\$ 7.22	\$ 7.23
Couple/Family	\$22.59	\$22.59

***Note: Employee cannot cancel extended health plan once enrolled.***

***Benefits listed below are available after 12 consecutive months of employment at half-time or more. Participation is voluntary and enrollment must be approved by the grant holder.***

**Dental Plan – Policy 40704 – Plan Design 1:**

Coverage includes:

- 80% for basic services
- 50% for crowns and bridges
- 50% for orthodontics
- Percentages based on carrier fee guide
- Once enrolled, period of participation must be from date effective until end of the appointment period.

**University Pension Plan:**

- The Pension Benefits Standards Act requires that the grantee pay the employer's share of pension contributions for eligible employees wishing to participate.
- Must choose to participate or not as soon as eligible as there is no buy-back provisions within the plan.
- Period of participation from date effective to end of appointment.

**Basic Group Life:**

- Term life insurance that provides a death benefit. If prior to your normal retirement date you should die from any cause, your beneficiary or estate will receive a lump sum of 2 times your annual salary as of the date last actively at work, to a maximum of \$750,000.
- Must choose to participate or not as soon as eligible. Participation period from effective date to end of appointment period.

**Optional Group Life:**

- Term life insurance, spousal term life insurance, and accidental death and dismemberment available. Maximum optional coverage \$500,000.
- Member pays full premium that varies for smokers and non-smokers, and according to age and amount of coverage.
- Coverage will begin when the provider approves insurance.
- Must be enrolled in Basic Group Life in order to apply for Optional Group Life. Participation period must be same as for Basic Group Life Insurance.

<b>Benefit Plan</b>	<b>Employee Premium <i>Semi-Monthly</i></b>	<b>Grant Holder Premium <i>Semi-Monthly</i></b>
Dental Plan:           Single	\$12.18	\$12.18
Couple	\$23.08	\$23.08
Family	\$41.02	\$41.02
Basic Life Insurance:	0.0314 cents per \$1,000 coverage	0.0942 cents per \$1,000 coverage
Optional Group Life Insurance:	Pays full cost	0
Money Purchase Pension: <i>Note: Canada Pension Plan's Yearly Maximum Pensionable Earnings (YMPE)</i>	3.0% up to YMPE, plus 5.0% in excess of this amount	8.37% up to YMPE & 10% in excess of this amount

**Note: Employee cannot cancel dental, basic life or pension plan once enrolled.**

For further information regarding eligibility and outlines of the benefits listed above please contact the Benefits Office at [benefits@uvic.ca](mailto:benefits@uvic.ca)