

Insured Benefits Plans – FULL-TIME Employees

Staff of the Non-Public Funds, Canadian Forces offers a range of benefits to our full-time employees and their families. Brief descriptions of each one are provided below. Details of the benefits package are found in the Benefits Booklet that your local Human Resources Manager provided upon starting your employment.

Health and Dental Plan

All employees are eligible to join the Health and Dental Plan. Spouses and dependent children (if applicable) are also eligible for Health and Dental coverage on the date that your plan comes into effect. These benefit plans will reimburse you for eligible dental and/or health expenses based on the percentages indicated in your benefits booklet. The benefits plan is complemented with a drug card and your dental claim can be submitted electronically directly from your dentist office, provided the office is set-up to do this. The cost of premiums for this coverage is shared between the employer and the employees.

Basic Life Benefit

The amount of your life insurance coverage is 2 ½ times your annual salary. This coverage is fully funded by Staff of the Non-Public Funds, Canadian Forces.

Optional Life Benefit

In addition to basic life coverage, an employee may purchase optional life coverage for themselves and/or their spouse up to an individual maximum of \$300,000.00. This coverage is fully funded by the employee.

Accidental Death and Dismemberment (AD&D)

All full-time employees (including full-time temporary and seasonal employees) who are covered for basic life insurance are also covered for AD&D. Eligible employees are automatically covered for a principle sum equivalent to the basic life benefit. The premiums for this coverage are paid 100% by Staff of the Non-Public Funds, Canadian Forces. Coverage terminates at age 70.

Long Term Disability Benefit

This benefit provides income security should an employee become totally disabled and remain so over a long period of time. In order to receive this benefit, you must satisfy the definition of totally disabled and remain under the continuing care of a physician. This benefit is insured by a private insurer, and all decisions regarding a claim will be made by the private insurer. Both the employee and Staff of the Non-Public Funds, Canadian Forces share the cost of premiums for this coverage. Coverage terminates at age 65.

Insured Benefits Plans – PART-TIME Employees

Part-time or temporary employees may not join the plan. However, they are provided with Accidental Death & Dismemberment coverage. Eligible employees are automatically covered for a principle sum of \$25,000. This coverage is fully funded by Staff of the Non-Public Funds, Canadian Forces.

If you are a unionized Category I employee and the terms of your collective agreement differ; your collective agreement takes precedence.

You may also be entitled to several government benefits. For more information on government benefits, please contact the responsible government ministry.