



# Benefit Summary

---

Union Employees

Integrity. Community. Belonging. Curiosity. Reconciliation.



## **Table of Contents**

<b>Green Shield: Health, Dental, Vision, and Travel Benefits</b>	<b>2</b>
<b>Life Insurance</b>	<b>2</b>
<i>Basic Group Life Insurance</i>	2
<i>Optional Insurances</i>	2
<i>Optional Employee Life Insurance</i>	2
<i>Optional Dependent Life Insurance</i>	3
<i>Accidental Death &amp; Dismemberment (AD&amp;D)</i>	3
<b>Disability Information</b>	<b>3</b>
<i>Paid Sick Leave (Short Term Disability)</i>	3
<i>Long Term Disability</i>	3
<i>Cost of Living Allowance (COLA)</i>	3
<b>Paid Holidays</b>	<b>4</b>
<b>Vacation Days Information</b>	<b>4</b>
<b>Pension</b>	<b>4</b>
<b>Employee Assistance Program (EAP)</b>	<b>4</b>
<b>Lakehead University Employee Perks!</b>	<b>5</b>
<i>Tuition Waiver Benefit</i>	5
<i>For Staff (Yourself)</i>	5
<i>For Your Spouse</i>	5
<i>For Your Dependent(s)</i>	5
<i>Lakehead Athletics Membership</i>	5
<i>CAUBO (Canadian Association of University Business Officers)</i>	5
<i>The fun part: Member Discounts!</i>	6
<i>LU Bookstore Discount</i>	6
<i>Retail Discounts</i>	6



## Green Shield: Health, Dental, Vision, and Travel Benefits

- **Employer paid benefit**
  - Includes health, dental, vision and travel benefit
- Standard 3 month waiting period.
- No extra cost to you for the family plan.
  - For a spouse to be considered, you must be legally married to them or have lived in a common law relationship with them for more than one year.
- For dependent(s) to be considered, they must be under the age of 21 or are under the age of 25 if enrolled full-time in school.

Specific eligible expenses, Health Care Spending Account amount (if applicable), co-pay, maximum claim amounts, are outlined in your benefit booklet. **You can find your benefit booklet (Select your Unions Division) on this webpage: [Lakehead Benefit Booklets](#)**

## Life Insurance

### Basic Group Life Insurance

- **Employer Paid**
- Class C & D: 2x annual salary to a max of \$450,000.
  - In the event of a claim, a lump sum would be paid to your designated beneficiary(ies).
- The Basic Amount of Insurance for Classes C and D reduces to \$10,000 at age 65.
- Coverage ends at the age of 71.

For more information, please visit: [Basic Group Life Insurance](#)

### Optional Insurances

#### Optional Employee Life Insurance

- Can be purchased in increments of \$10,000 to maximum of \$200,000.
- If you wish to enroll in this optional life insurance, you are automatically approved for \$50,000 in coverage within 30 days.
- Any amount of coverage more than \$50,000 will require a Statement of Health form to be completed and approved by Sun Life. HR will provide this form upon request.
- Any amount of coverage requested after 30 days of your start date will require a Statement of Health form to be completed by Sun Life. HR will provide this form upon request.
- Coverage ends at the age of 70.

For more information, please visit: [Optional Employee Life Insurance](#)



### Optional Dependent Life Insurance

- Cost is a flat rate of \$8.42 per month.
- Coverage available in the amount of
  - \$30,000 for spouse and,
  - \$15,000 for each dependent child.
- This amount would be provided to the beneficiary in the event your spouse or child passes away while employed.
- Coverage ends at the age of 65.

For more information, please visit: [Dependent Life Insurance](#)

### Accidental Death & Dismemberment (AD&D)

- AD&D is an additional insurance that you may purchase for yourself or your family.
- Can be purchased in increments of \$10,000 to a maximum of \$500,000.
- Coverage ends at the age of 70.
- Read more information on coverage and applicable rates by visiting the webpage linked below.

For more information, please visit: [Accidental Death & Dismemberment](#)

## Disability Information

### Paid Sick Leave (Short Term Disability)

For Union sick day information, please refer to your Collective Agreement:

### Long Term Disability

- **Enrollment is mandatory.**
- **Employee paid benefit.**
- In the event you become totally disabled and are unable to work, your LTD benefit would provide 60% of your basic monthly earnings to a max of \$13,000.
- Premiums costs are based on your income.
- There is a standard waiting period of 17 weeks. Meaning, you will not be eligible to receive this benefit until you have been off/unable to work for 17 weeks, Sick days/short-term disability can be used during this waiting period.
- Coverage ends at the age of 65.

### Cost of Living Allowance (COLA)

This is a one-time option that must be elected within 31 days of your start date and is available at an additional cost of approximately 8% of your premium.

**What is the benefit of adding COLA?** Adding the COLA option will adjust the monthly disability benefit each January by the lesser of 2% or the increase in the Statistics Canada Consumer Price index

There may be additional information in the Long-Term Disability section of the Collective Agreement that applies to you.

For more information, please visit: [Disability Information](#)



## Paid Holidays

Please visit our [Holiday Schedule](#) webpage to view the current year's holidays. Refer to your Collective Agreement for more information.

## Vacation Days Information

For Union vacation day information, please refer to your Collective Agreement:

## Pension

For Union pension information, please refer to your Collective Agreement.

For specific information regarding pension, please visit: [Pension Services](#).

## Employee Assistance Program (EAP)

Our Employee Assistance Program, powered by TELUS Health, provides confidential support and resources to help you manage personal and professional challenges. Whether you're facing stress, mental health concerns, relationship issues, or financial advice, the EAP is here to offer expert guidance. Services include counseling, legal consultation, health and wellness resources, and more, available 24/7.

To learn more about this benefit, visit our [EAP webpage](#)!

Take advantage of this free, confidential support to enhance your wellbeing!

...Continue to next page.



## Lakehead University Employee Perks!

### Tuition Waiver Benefit

#### For Staff (Yourself)

- You are eligible to utilize your tuition waiver upon commencing employment.
- You are eligible for a maximum tuition waiver amount of \$30,000.

#### For Your Spouse

- Your spouse is eligible to utilize the tuition waiver upon commencing employment.
- Your spouse is eligible for a maximum tuition waiver amount of \$30,000.

#### For Your Dependent(s)

- Your dependent(s) is eligible to utilize the tuition waiver upon commencing employment.
- Each dependent child is eligible for a maximum tuition waiver amount of \$30,000.

*\*It is strongly recommended to contact Human Resources to confirm eligibility for the Tuition Waiver benefit before any courses start.*

Tuition waiver form must be completed and signed by appropriate supervisors with all required information (including budget code).

**For more information, please visit: [Lakehead Tuition Waiver Benefit](#). On this webpage, you can review the full Tuition Waiver Policy.**

### Lakehead Athletics Membership

Lakehead Athletics Memberships grant members access to our brand-new Wolves Den, the CJ Sanders Fieldhouse, and the Hangar. Within these facilities you can find gymnasiums, weight and cardio spaces, an aerobic studio, a 200-m indoor track, a pro-grade artificial turf field, as well as an Olympic length pool.

**As Lakehead University Staff, you are eligible for a membership discount!**

For additional details regarding pricing, membership eligibility, and more, please visit: [LU Thunderwolves Website](#)

### CAUBO (Canadian Association of University Business Officers)

As an employee of LU, you have access to the services of CAUBO. CAUBO is a non-profit professional organization representing the chief administrative and financial officers at over 100 universities and affiliated colleges in Canada.

Their mission is to provide a national perspective on matters related to higher education administration. It strengthens the capacity of leaders in the sector by connecting them with peers and information, enabling them to pursue opportunities and create solutions for shared issues.



### The fun part: Member Discounts!

CAUBO negotiates a limited number of national contracts for products and services to secure volume pricing as a benefit to members. As a CAUBO member, you have access to exclusive savings programs and value-added services.

Members can currently access special pricing and discounts for:

- Car rentals
- Hotels
- Moving and Relocation Services
- Union Pearson Express
- VIA Rail

For more information about CAUBO, visit:  
<https://www.caubo.ca/discover-caubo/about-caubo/>

For more information about CAUBO Member Discounts, visit:  
[Member Discounts](#)

### LU Bookstore Discount

Lakehead University Alumni Bookstore is now offering a 15% discount on all regularly priced clothing and gift merchandise to all Lakehead employees and alumni. Head on down to the bookstore to get all your Lakehead swag!

*\*Regular priced clothing and gift merchandise only, some exclusions may apply*

*\*Offer only valid in-store*



Check out their [Facebook](#) page or [website](#) today!

### Retail Discounts

Please visit the [Alumni Benefits](#) webpage to review a robust group of benefits and services that may be available to you. Although this webpage is focused on Alumni, you will see what discounts are available for staff/faculty as you click through each business.

