

Queens University Faculty Association (QUFA)

Benefit Profile

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TABLE OF CONTENTS

Page

SECTION 1. CURRENT SCHEDULE OF BENEFITS	3
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Section 1. Current Schedule of Benefits

Benefit	Faculty	Observations	Comments
Basic Life			
Benefit Amount	<ul style="list-style-type: none"> Option 1: 1X annual earnings Option 2: 2X annual earnings Option 3: 3X annual earnings 	Meets expectations	Clarify optionality. With the same maximum but 100%-300% factor, could have material impact.
Non-Medical Maximum	<ul style="list-style-type: none"> \$200,000 		
Maximum	<ul style="list-style-type: none"> \$200,000 		Pending census information. Likely below market for Faculty whose earnings often exceed \$100,000. Likely at market for non-faculty staff where earnings are lower.
Termination Age	<ul style="list-style-type: none"> When employee retires 	Meets expectations	Industry standard termination age approximately 70
Employee Optional Accidental Death and Dismemberment			
Benefit Amount	<ul style="list-style-type: none"> Increments of \$25,000 	Meets expectations	
Maximum	<ul style="list-style-type: none"> \$500,000 	Meets expectations	
Termination Age	<ul style="list-style-type: none"> When employee retires 	Meets expectations	
Dependent Optional Accidental Death and Dismemberment			
Benefit Amount	<ul style="list-style-type: none"> Spouse: Increments of \$25,000 Child: Increments of \$5,000 	Meets expectations	
Maximum	<ul style="list-style-type: none"> \$500,000 	Meets expectations	
Termination Age	<ul style="list-style-type: none"> When employee retires 	Meets expectations	
Employee Optional Critical Illness			
Benefit Amount	<ul style="list-style-type: none"> Increments of \$5,000 	Meets expectations	
Maximum	<ul style="list-style-type: none"> \$150,000 	Meets expectations	
Benefit Reduction	<ul style="list-style-type: none"> 50% at member age 65, to a max of \$50,000 	Meets expectations	

Benefit	Faculty	Observations	Comments
Termination Age	<ul style="list-style-type: none"> ▪ Earlier of age 70, retirement or member benefit paid out 	Meets expectations	
Dependent Optional Critical Illness			
Benefit Amount	<ul style="list-style-type: none"> ▪ Spouse: Increments of \$5,000 ▪ Child: \$10,000 each child 	Meets expectations	
Maximum	<ul style="list-style-type: none"> ▪ Spouse: \$150,000 ▪ Child: n/a 	Meets expectations	
Benefit Reduction	<ul style="list-style-type: none"> ▪ Spouse: 50% at spouse age 65, to a max of \$50,000 ▪ Child: n/a 	Meets expectations	
Termination Age	<ul style="list-style-type: none"> ▪ Earlier of member age 70, retirement or dependent benefit paid out 	Meets expectations	
Long Term Disability			
Benefit Amount (monthly)	<ul style="list-style-type: none"> ▪ 68% of your first \$1,000 of monthly earnings, ▪ 60% of the next \$833.33 of monthly earnings, ▪ 50% any of the excess amount 		Pending census information. Likely at market.
Maximum	<ul style="list-style-type: none"> ▪ \$5,000 per month 		Pending census information. Likely below market for Faculty whose earnings often exceed \$100,000.
Elimination Period	<ul style="list-style-type: none"> ▪ 6 months 	Meets expectations	
Definition of Disability	<ul style="list-style-type: none"> ▪ Totally disabled 	Meets expectations	
Own Occupation	<ul style="list-style-type: none"> ▪ 24 months 	Meets expectations	
Termination Age	<ul style="list-style-type: none"> ▪ Earlier of age 65 less the Qualifying period or retirement 	Meets expectations	Best-in-class coverage up to age 70 (specifically for Faculty)
COLA	<ul style="list-style-type: none"> ▪ Commencing with your January payment after benefits have been payable for 12 months and with each subsequent January payment ▪ Calculated using a ratio of CPIs up to a maximum of 3% per year 	Meets expectations	

Health and Dental

*Year refers to calendar year unless otherwise specified

Health	Coverage level	Observations	Comments
Deductible	<ul style="list-style-type: none"> ▪ \$25 Individual, per year ▪ \$25 Family, per year ▪ Not applicable to Vision Care, Out-of-Province/Canada Emergency Medical Treatment, Out-of-Canada - Referrals 	Below expectations	Could remove deductible
Overall Benefit Maximum	<ul style="list-style-type: none"> ▪ Unlimited 	Meets expectations	
Dispensing Fee Limit	<ul style="list-style-type: none"> ▪ \$10 per prescription 	Below expectations	Most pharmacies dispensing fee in \$12-\$15 range
Co-insurance	<ul style="list-style-type: none"> ▪ 100% for: <ul style="list-style-type: none"> ○ Drugs ○ Vision Care ○ Medical Services and Supplies (excluding Private Duty Nursing) ▪ 80% for: <ul style="list-style-type: none"> ○ Medical Services and Supplies (Private Duty Nursing only) 	Meets expectations	
Anti-smoking drugs	<ul style="list-style-type: none"> ▪ \$500 per lifetime 	Meets expectations	
Fertility drugs	<ul style="list-style-type: none"> ▪ 6 cycles per lifetime 	Exceeds expectations	
Sexual dysfunction	<ul style="list-style-type: none"> ▪ \$1,200 per year 	Meets expectations	
Preventive vaccines and medicines	<ul style="list-style-type: none"> ▪ \$1,500 per lifetime 	Meets expectations	
Medical Services and Equipment	<ul style="list-style-type: none"> ▪ Included 	Meets expectations	
Private duty nursing	<ul style="list-style-type: none"> ▪ \$10,000 per year ▪ \$25,000 per lifetime on January 1st, coinciding with or next following the insured person's 65th birthday 	Meets expectations	
Ambulance	<ul style="list-style-type: none"> ▪ Included 	Meets expectations	
Surgical stockings	<ul style="list-style-type: none"> ▪ 4 pairs per year 	Meets expectations	
Surgical brassieres	<ul style="list-style-type: none"> ▪ 2 per year 	Meets expectations	

Health	Coverage level	Observations	Comments
Hearing Aids	<ul style="list-style-type: none"> ▪ \$500 per person every 4 years 	Below expectations	
Wigs and hairpieces	<ul style="list-style-type: none"> ▪ \$250 per lifetime 	Meets expectations	
Hospital	<ul style="list-style-type: none"> ▪ Semi-Private covered 	Meets expectations	
Paramedical	<ul style="list-style-type: none"> ▪ 100% for: <ul style="list-style-type: none"> ○ Speech Therapist (\$1,000 per year) ▪ 80% for: <ul style="list-style-type: none"> ○ Physiotherapist (\$500 per year combined for services of an athletic therapist and physiotherapist) ▪ 50% for: <ul style="list-style-type: none"> ○ Athletic Therapist (\$500 per year combined for services of an athletic therapist and physiotherapist) ○ Chiropodist (\$300 per year) ○ Chiropractor (\$300 per year) ○ Naturopath (\$300 per year) ○ Osteopath (\$300 per year) ○ Podiatrist (\$300 per year) 	Meets expectations	Should include coverage for Massage Therapist. Typically, one of the highest utilized practitioners.
Mental Health Paramedical	<ul style="list-style-type: none"> ▪ Combined max of \$1,000 for all mental health practitioners listed below: ▪ 100% for <ul style="list-style-type: none"> ○ Psychologist ▪ 50% for <ul style="list-style-type: none"> ○ Clinical Counsellors ○ Marriage and Family Therapists ○ Psychoanalysts ○ Psychologists ○ Psychotherapists 	Below expectations	Could have 100% co-insurance for all mental health practitioners or increase combined maximum
Vision Care	<ul style="list-style-type: none"> ▪ \$300 per person every 24 months (glasses, contact lenses, laser eye surgery) ▪ Eye exam (max of \$100 per 24 consecutive months) ▪ Visual training (max of \$150 per lifetime) 	Below expectations	

Health	Coverage level	Observations	Comments
Out-of-Province/Out-of-Canada	<ul style="list-style-type: none"> 100% up to overall benefit maximum for emergency benefit maximum 6 months (provincial plan) 	Exceeds expectations	
Accidental Dental	<ul style="list-style-type: none"> Not Mentioned 	Below expectations	Should be included
Termination	<ul style="list-style-type: none"> Retirement 	Meets expectations	

Dental	Coverage	Observations	Comments
Deductible	<ul style="list-style-type: none"> Nil 	Meets expectations	
Basic	<ul style="list-style-type: none"> 100% 	Meets expectations	
Major	<ul style="list-style-type: none"> 75% (including dentures) 	Below expectations	Could increase to 80%
Orthodontic	<ul style="list-style-type: none"> 50% 	Meets expectations	
Fee guide	<ul style="list-style-type: none"> Most recent Ontario Dental Association fee guide 	Meets expectations	
Recalls	<ul style="list-style-type: none"> One every 6 months 	Meets expectations	
Maximum	<ul style="list-style-type: none"> \$3,000 per person for combined basic and major expenses \$2,000 lifetime orthodontics maximum per person 	<p>Meets expectations for basic and major</p> <p>Below expectations for orthodontics</p>	
Termination	<ul style="list-style-type: none"> Retirement 	Meets expectations	