

BENEFITS-AT-A-GLANCE (Click footnote for more information)

CONCORDIA UNIVERSITY SUPPORT STAFF UNION (CUSSU)

	PERMANENT				CONTRACT 6+ MONTHS				PENSIONERS*		COST SHARING		EMPLOYEE RESOURCE	POINT OF CONTACT
	FULL TIME	PART TIME ¹	PART TIME	PART TIME	FULL TIME	PART TIME ¹	RETIRED	EMPLOYER	EMPLOYEE	ALL	ALL			
		≥21 HRS/WK	=20 HRS/WK	<20 HRS/WK										
Compulsory Benefits														
Health (Drugs / Medical / Travel): Under Age 65	Yes	Yes	Yes	No	No	No	Yes	50%	50%	Health Plan	Sun Life			
Health (Drugs / Medical / Travel): Aged 65 and Over ²	Yes	Yes	Yes	No	No	No	Yes	85% ³	15% ³	Health Plan	Sun Life			
Vision	Yes	Yes	Yes	No	No	No	Yes	50%	50%	Health Plan	Sun Life			
Dental Plan	Yes	Yes	Yes	No	No	No	No	50%	50%	Dental Plan	Sun Life			
Paid Sick Leave Plan	4 months	4 months	4 month	4 month	1 month ⁴	1 month ⁴	No	100%	0%	Paid Sick Leave Plan	medicalabsence@concordia.ca			
Short-Term Disability	No	No	No	No	Yes	Yes	No	50%	50%	Paid Sick Leave Plan	medicalabsence@concordia.ca			
Long-Term Disability ⁵	Yes	Yes	No	No	No	No	N/A	100%	0%	Long-Term Disability Plan	medicalabsence@concordia.ca			
Basic Life - 1X Annual Base Salary (has max & age limits)	Yes	No	No	No	No	No	Yes	100%	0%	Life Insurance Plans	Sun Life			
Pension ⁶ : Eligible to join from Date of Hire	Yes	No	No	No	No	No	N/A	55% ⁷	45% ⁷	Pension Plan	pensions@concordia.ca			
Pension ⁶ : After Attaining 35% YMPE or 700 hrs. (on Jan. 1, annually)	No	Yes	Yes	Yes	Yes	Yes	N/A	55% ⁷	45% ⁷	Pension Plan	pensions@concordia.ca			
OPTIONAL BENEFITS														
Inpatient Health Plan - Individual plan	Yes	Yes	Yes	No	No	No	No	0%	100%		benefits@concordia.ca			
Life up to 4X Annual Base Salary ^{8,9}	Yes	No	No	No	No	No	C ¹⁰	0%	100%	Life Insurance Plans	Sun Life			
Dependent Life for spouse and child(ren)	Yes	No	No	No	No	No	C ¹⁰	0%	100%	Life Insurance Plans	Sun Life			
Accidental Death & Dismemberment	Yes	No	No	No	No	No	No	0%	100%	Accident Insurance Plan	benefits@concordia.ca			
OTHER EMPLOYEE BENEFITS														
Maternity Leave top-up (18 + 2 weeks at 93%)	Yes	Yes	Yes	Yes	No ¹¹ Yes ¹²	No ¹¹ Yes ¹²	No	100%	0%	Article 28 x Clause .01	benefits@concordia.ca			
Adoption Leave top-up (37 weeks at 93%) ¹⁴	Yes	Yes	Yes	Yes	No ¹³ Yes ¹²	No ¹³ Yes ¹²	No	100%	0%	Article 28 x Clause .08	benefits@concordia.ca			
Paternity Leave top-up (5 weeks at 93%) ¹⁴	Yes	Yes	Yes	Yes	No ¹³ Yes ¹²	No ¹³ Yes ¹²	No	100%	0%	Article 28 x Clause .10	benefits@concordia.ca			
Parental Leave top-up (32 weeks at 93% after Mat/Pat leave)	Yes	Yes	Yes	Yes	No ¹³ Yes ¹²	No ¹³ Yes ¹²	No	100%	0%	Article 28 x Clause .11	benefits@concordia.ca			
Access to Child Care Centers	Yes	Yes	Yes	Yes	Yes	Yes	No	N/A	N/A	Child Care Centers				
Access to Health Services at the University	Yes	Yes	Yes	Yes	Yes	Yes	No	N/A	N/A	Health & Wellness	514-848-2424 ext. 3565			
Library Services	Yes	Yes	Yes	Yes	Yes	Yes	Yes	N/A	N/A	Concordia Library	lib-circulation@concordia.ca			
Tuition Waiver	Yes	Yes	Yes	Yes	No	No	Yes	100%	0%	Article 32	hr-reception@concordia.ca			
Group RRSP	Yes	Yes	Yes	Yes	Yes	Yes	No	0%	100%	Group RRSP	benefits@concordia.ca			
Group TFSA	Yes	Yes	Yes	Yes	Yes	Yes	No	0%	100%	TFSA	benefits@concordia.ca			
Employee and Family Assistance Program (EAP)	Yes	Yes	Yes	No	No	No	No	100%	0%	EAP	EAP@concordia.ca			

NOTES: BENEFITS-AT-A-GLANCE, LAST UPDATED SEPTEMBER 2021
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Benefits and Pension Plan are subject to plan or insurance contract provisions.

¹ Part-time employees work less than thirty-five (35) hours per week.

² Quebec residents at age 65 are automatically enrolled with RAMQ and can choose to remain in the group insurance plan or permanently opt out.

³ Cost sharing is approximate. For more information, visit [Cost of coverage](#).

⁴ Article 39, When disability continues for more than one (1) month, the temporary employee shall be protected by the provisions of the short-term disability program. Salary insurance payments shall be equal to sixty-six and 2/3 percent (66 2/3%) of the rate the temporary employee would have received had the temporary employee remained at work.

⁵ Long-Term Disability coverage continues until you cease to be disabled, reach age 65, retirement, or the end of employment contract, whichever occurs first.

⁶ New hires join the Pension Plan once they have met the eligibility criteria, unless the employee elects in writing not to become a Member until January 1 of the year following completion of the two (2) full calendar years after the year in which the employee was hired, at which point membership in the Plan becomes mandatory.

⁷ Refer to Carrefour for the annual contribution rates.

⁸ Subject to maximum of \$800,000.

⁹ Subject to a conversion maximum of \$200,000 for yourself and \$100,000 for your spouse upon departure from the University or retirement.

¹⁰ C (under life insurance) = the right to convert to an individual plan at age 65, upon retirement or termination.

¹¹ Article 39, A pregnant temporary employee with less than two (2) years of continuous active service is entitled to an unpaid maternity leave of twenty (20) weeks. This leave shall not extend beyond the termination date of the employee's current contract.

¹² Article 39, A temporary employee with at least two (2) years of continuous active service at the date of application is entitled to the maternity leave and parental leaves described in Article 28. Such leave shall not extend beyond the termination date of the temporary employee's current contract.

¹³ Article 39, After the birth or adoption of the employee's child, a temporary employee with less than two (2) years of continuous active service, is entitled to a leave without pay of up to thirty-four (34) continuous weeks, starting at the moment which the employee decides, but ending no later than one (1) year after the birth, or in the case of adoption, one (1) year after the child is placed in the employee's care. This leave shall not extend beyond the termination date of the employee's current contract.⁴

¹⁴ Also have 5 days (of which 5 are paid) for absence in event of birth (spouse) or adoption.

* For Pensioners, coverage details are found in the [Pensioner's Handbook](#).

[Return to table](#)