

Benefits Eligibility for Postdoctoral Fellows
at September 1, 2013 (rates are subject to change)

Supervisors hiring Postdoctoral Fellows are responsible for the following benefits costs associated with that appointment.

PDF Type / Benefits	Extended Health	Dental	UHIP single or Family Coverage Employer / Supervisor paid	Basic Group Life - Employer / Supervisor Paid	Statutory Costs
CUPE PDF 1 year or greater (or with cumulative service for greater than 1 year as per CBA Articles 18.02a) and b) of Collective Agreement) Paid through McMaster payroll, not employed in Faculty of Health Sciences	Single coverage \$110.16 / month, Family coverage \$245.16 / month	\$30.00/month effective September 1, 2013 (Employee pays balance of premium owing through payroll deduction)	See: http://www.uhip.ca/upl/oads/en_PremiumTable.htm for UHIP costs-payable for first 3 months of employment	Biweekly contribution, (24 pays / year) Round up base salary to next \$1,000, divide by 1,000, multiply by .0674. Add 8% sales tax.	Biweekly contribution, (26 pays / year) CPP: 4.95% of base salary up to max of \$2306.70 EI: 1.83% of base salary x 1.187 up to max of \$997.05 EHT: 1.95% * WSIB: .35% *
CUPE PDF Less than 1 Year Paid through McMaster payroll, not employed in Faculty of Health Sciences	Not eligible	\$30.00/month effective September 1, 2013 (Employee pays balance of premium owing through payroll deduction)	See: http://www.uhip.ca/upl/oads/en_PremiumTable.htm for UHIP costs-payable for first 3 months of employment	Not eligible	Biweekly contribution, (26 pays / year) CPP: 4.95% of base salary up to max of \$2306.70 EI: 1.83% of base salary x 1.187 up to max of \$997.05 EHT: 1.95% * WSIB: .35% *
Non-CUPE PDF Less than 1 Year Employed in the Faculty of Health Sciences	Not eligible	Not eligible	See: http://www.uhip.ca/upl/oads/en_PremiumTable.htm for UHIP costs-payable for first 3 months of employment	Not eligible	CPP: 4.95% of base salary up to max of \$2306.70 EI: 1.83% of base salary x 1.187 up to max of \$997.05 EHT: 1.95% * WSIB: .35% *
Non-CUPE PDF 1 year or greater Employed in the Faculty of Health Sciences	Single coverage \$110.16 / month, Family coverage \$245.16 / month	Eligible to participate in Sun Life Plan but employee must cover full premium cost	See: http://www.uhip.ca/upl/oads/en_PremiumTable.htm for UHIP costs-payable for first 3 months of employment	Biweekly contribution, (24 pays / year) Round up base salary to next \$1,000, divide by 1,000, multiply by .0674. Add 8% sales tax.	Biweekly contribution, (26 pays / year) CPP: 4.95% of base salary up to max of \$2306.70 EI: 1.83% of base salary x 1.187 up to max of \$997.05 EHT: 1.95% * WSIB: .35% *
Non-CUPE PDF Less than 1 Year PDF is 100% directly paid by external agency, may or may not be employed in the Faculty of Health Sciences	Not eligible	Not eligible	See: http://www.uhip.ca/upl/oads/en_PremiumTable.htm for UHIP costs-payable for first 3 months of employment	Not eligible	n/a
Non-CUPE PDF 1 year or greater PDF is 100% directly paid by external agency, may or may not be employed in the Faculty of Health Sciences	Single coverage \$110.16 / month, Family coverage \$245.16 / month	Eligible to participate in Sun Life Plan but employee must cover full premium cost	See: http://www.uhip.ca/upl/oads/en_PremiumTable.htm for UHIP costs-payable for first 3 months of employment	Biweekly contribution, (24 pays / year) Round up base salary to next \$1,000, divide by 1,000, multiply by .0674. Add 8% sales tax.	n/a
Banting PDF 2 Years- Non-CUPE Funded by Tri-agency, \$70,000 annual income (T4A)	Single coverage \$110.16 / month, Family coverage \$245.16 / month	Eligible to participate in Sun Life Plan but employee must cover full premium cost	See: http://www.uhip.ca/upl/oads/en_PremiumTable.htm for UHIP costs-payable for first 3 months of employment	Biweekly contribution, (24 pays / year) Round up base salary to next \$1,000, divide by 1,000, multiply by .0674. Add 8% sales tax.	Biweekly contribution, (26 pays / year) EHT: 1.95% * WSIB: .35% *

For more details on specific Banting costs, please contact the Office of Postdoctoral Affairs & Research Training (OPART)

* On applicable earnings and benefits.

** In some cases PDFs have funding for benefits from their granting agency (whether they are paid through McMaster payroll or not).

Please contact the Office of Postdoctoral Affairs and Training for further information.

The information contained in this document is intended as a brief summary of the main provisions of the benefit plans for Postdoctoral Fellows of McMaster University. As it is a summary only, this document is not intended to have legal effect. For full details of eligibility and benefit provisions and the terms and conditions of the benefit plans, reference should be made to the official benefits booklets and CUPE Collective Agreements (where applicable). Further, in the event of any discrepancy or inconsistency, the official plan documents will govern.