

HR-27	BENEFITS		
APPROVED	19 January 2022	EFFECTIVE	1986
AMENDED	1992, 1999, 2003, 2006, 2011, 2012, 2016, 2018, 2021	NEXT REVIEW	2026

1. PURPOSE

To set out the benefits provided to Regular Employees.

2. SCOPE

This policy applies to all eligible Regular Employees.

3. DEFINITIONS

Nil.

4. GROUP BENEFITS

- a. Upon successful completion of the probationary period, Regular Employees regularly scheduled to work more than 20 hours per week shall be eligible to enrol in the Library’s group benefits plan.
 - i. Employees who successfully complete the probationary period but are not eligible for enrolment in the group plan will receive \$1 per hour in lieu of group benefits.
 - ii. Temporary and Casual Employees are not eligible for the group benefits plan nor the \$1 in lieu of benefits.
 - iii. An employee may opt out of the extended health and dental portions of the group benefits plan if they have coverage for these benefits under their spouse’s group insurance plan. If the spouse loses their group insurance plan, the employee may opt into the Library’s extended health and dental plans.
- b. Group benefits coverage will be made available to employees’ spouses and dependents.
- c. The Library shall pay 100% of the premiums for all group benefits with the exception of premiums for long-term disability which shall be paid 100% by the employee.
- d. **Summary of Group Benefits Plan**

Benefit	Summary
Accidental Death & Dismemberment Insurance	♦ 2 times annual earnings rounded to the next higher \$1,000 to a maximum of \$250,000.
Best Doctors	♦ Access to Best Doctors services.
Dental Insurance	♦ 80% coverage of basic services. ♦ 50% coverage of endodontic, periodontal and major services. ♦ Nil deductible. ♦ \$1,500 maximum per person per calendar year. ♦ 24-month survivor benefit for a deceased employee’s insured spouse and dependents.
Employee Assistance Program	♦ Access to employee assistance program.
Extended Health Insurance	♦ Specific benefits may have annual or lifetime limits.

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	<ul style="list-style-type: none"> ◆ 80% coverage of prescription drugs listed on the ASSURE National Formulary. ◆ 50% coverage of prescription drugs not listed on the ASSURE National Formulary. ◆ Prescription drug coverage up to \$2,500 per person per calendar year. ◆ 100% coverage of all other eligible benefits ◆ All paramedical services have a combined annual maximum of \$2,500 per certificate holder. <ul style="list-style-type: none"> ▪ Up to \$300 per specialty per person per calendar year for: acupuncturists, audiologists, chiropractors, massage therapists, registered kinesiotherapists, kinesiologists, naturopaths, osteopaths, physiotherapists, podiatrists/chiropractists. ▪ Up to \$500 per specialty per person per calendar year for: clinical dieticians, psychologists, social workers, registered clinical counsellors, psychotherapists, speech therapists. ◆ Vision care maximum benefit of \$200 per person per 24 month period for an adult and per 12 month period for a child. ◆ Eye exams up to \$75 per adult every 24 months and every 12 months per child. ◆ Hospital semi-private / convalescent hospital. ◆ Nursing care up to \$25,000 per person every 24 months. ◆ Hearing aids up to \$500 per person every 48 months. ◆ Ambulance transport as a result of emergency or in-patient treatment: ground – unlimited, air – up to \$4,000 per calendar year. ◆ Dental repairs as a result of an accident up to \$2,000 per person per calendar year. ◆ Medical equipment up to a combined maximum of \$2,000 per year. ◆ Orthotics up to \$200 per person per calendar year. ◆ Orthopaedic shoes (custom designed) up to \$225 per person per calendar year. ◆ Travel costs for medically necessary treatments up to \$750 per person every 24 months. ◆ Travel health benefits provide 24 hour emergency assistance with finding medical help abroad, including emergency medical payments and evacuation where required. Hospital and physician charges for emergency treatment outside Canada. The plan cover the first number of days of a trip based on age of the insured: <ul style="list-style-type: none"> ▪ Up to age 65 – 180 days ▪ 65 to 69 – 90 days ▪ 70 to 74 – 60 days ▪ 75 – 80 – 30 days
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	<ul style="list-style-type: none"> ◆ 24-month survivor benefit for a deceased employee’s insured spouse and dependents. ◆ Teladoc 24-hour telemedicine service for non-urgent medical matters in Canada and the US.
Life Insurance – Employee	<ul style="list-style-type: none"> ◆ 2 times annual earnings rounded to the next higher \$1,000 to a maximum of \$250,000. ◆ No evidence maximum of \$100,000.
Life Insurance – Dependent	<ul style="list-style-type: none"> ◆ \$5,000 of life insurance coverage for the spouse of the insured. \$2,500 coverage for each child of the insured.
Long Term Disability	<ul style="list-style-type: none"> ◆ 67% of the first \$2,000 of monthly earnings, and 50% of any balance. ◆ No evidence maximum of \$2,500. ◆ From the 121st day of disability up to age 65. ◆ Premium paid 100% by the employee.

- e. Full details of group benefits are set out in the employee benefits booklet provided by the insurer.
- f. Subject to the terms set for specific benefits, group benefits coverage terminates at the end of the month in which the employee leaves the employ of the Library, except for long term disability. Long term disability terminates on the day the employee stops working.
- g. The group benefits plan will be reviewed from time to time by the Personnel Liaison in consultation with the Chief Librarian. The Chief Librarian will periodically review the group benefit coverage with the employees.

5. MUNICIPAL PENSION PLAN

- a. As required under the *Pension (Municipal) Act*, the Library participates in the Municipal Pension Plan administered by the BC Pension Corporation.
- b. Regular Employees shall be enrolled in the Municipal Pension Plan (MPP).
- c. Enrolment in the MPP shall be per the terms set by the BC Pension Corporation.
- d. An employee who exempts themselves (if allowed under MPP terms), or is exempted from MPP enrolment, forfeits all claims against the Library for any contribution the Library would have made on their behalf.
- e. Contributions shall be made through payroll deduction. The employee and Library contributions are based on a percentage of the employee’s salary. The percentage is set by the BC Pension Corporation.
- f. Employees who qualify to buy back previous pensionable service, according to the terms set by the BC Pension Corporation and prior to retiring, may opt to pay the pension contribution for their probationary period. The Library will pay the required employer contribution if the employee exercises this option.
- g. The Library will notify the BC Pension Corporation when an employee leaves the employ of the Library.

RELATED POLICIES

Nil.

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NEXT POLICY IS HR-30