

9. **Health and Welfare Benefits**

(a) Purpose of benefits

Spectrum provides health and welfare benefits to assist employees in maintaining and improving their own health and that of their families. Our group benefits plan gives employees access to services that would be too expensive on an individual basis.

(b) Qualification for benefits

All full time permanent employees are entitled to coverage under the Society's benefits plan. See Personnel Policy #3(b) for definition of permanent employment status.

(c) Description of benefits

i. **British Columbia Medical Services Plan - MSP**

Premium Contribution:

Employee: 0% (effective Jan 1, 2018)

Employer: 100%

Eligibility:

All entitled employees and their designated dependents are eligible for the B.C. Medical Plan, if not otherwise covered.

Eligibility Waiting Period:

New employees will become eligible on the first day of the month following the three month waiting period once they accept a full-time permanent position.

Benefits Provided:

Basic medical coverage as provided under the Plan.

Premium Assistance Application:

The Medical Services Commission has a Premium Assistance application that provides reduced premiums for employees, based on their net income in the previous tax year. Employees applying for MSP will be requested to complete a premium assistance application as well, if appropriate.

ii. **Group Insurance Benefits (Community Services Benefits Trust)**

Life Insurance & Accidental Death and Dismemberment

Extended Health

Long Term Disability

Dental Service Plan

Premium Contribution Percentage:

Employer: 100% of Dental, Extended Health, Life Insurance and AD&D

Employee: 100% of Long Term Disability cost

(Effective Feb 1, 2017, Spectrum provides an amount equal to 50% of the LTD premium to balance savings in Health and Dental premiums with increases in LTD Premiums – LTD50 on your paystub).

Eligibility:

Entitled employees are eligible for all the Group Insurance Benefits. As well, dependents are eligible for Dental and Extended Health. Coverage for a common-law spouse is provided after one year of living at the same address together. Proof of address may be required.

Eligibility Waiting Period:

New employees will become eligible three months from the day they begin permanent full-time employment. Employees whose probation is extended due to performance issues or outstanding conditions of employment will still be eligible for benefits as described above.

Benefits Provided:

Employees should consult the group insurance program booklet for eligible expenses and amounts covered.

Online Access for Claims Information:

Health, pharmacy and dental claims can be filed with www.manulife.ca. This service allows you to view your claims history, enter banking information for direct deposit and submit claims online.

- iii. Employee Assistance Plan (Ceridian)
Employees and their families have access to confidential counselling services. The cost of the Employee Assistance plan is covered 100% by the Employer. Online information is available at www.lifeworks.com.
- iv. Municipal Pension Plan (MPP)
 - a. The MPP is a defined benefit pension plan for public sector employees. Spectrum and its employees began participating in the MPP on July 9, 2010. Employee and Employer contributions are set every three years by the MPP Board and are:
 - i. 8.5% for employees on earnings up to the Year's Maximum Pensionable Earnings (YMPE) and
 - ii. 10% for earnings over YMPE. (\$55,900 in 2018)
 - iii. 9.69% for the Spectrum Employer contributions, as of January 1, 2018.
 - b. Effective July 9, 2010, all employees will be enrolled in the MPP as soon as they become eligible.
- v. Group RRSP Plan (Group Retirement Services)
Eligible employees can contribute to a Group RRSP. The employee may contribute as much or as little to the plan as they choose. Employees who initially chose to stay out of the MPP may continue to contribute to the Group RRSP and Spectrum will match employee contributions up to 3% of gross earnings. This increases to 4% after ten years of service, effective September 1, 2007.

- (d) **WorkSafe BC coverage**
All Spectrum employees are covered by WorkSafe BC. Employees who sustain an injury while performing their daily work are eligible to receive compensation from WorkSafe BC. For all accidents (whether time loss occurs or not) a Workers' Report of injury form must be completed and returned to the immediate supervisor who will forward the form to Human Resources for processing, or the employee can return the completed form directly to Human Resources. Claims submitted into WorkSafe BC must be reported within three (3) days.
- (e) **Medical / dental treatment**
Employees will make every attempt to schedule medical/dental appointments outside their normal work hours. Where this is not possible, an employee may be granted time off to attend medical/dental appointments, and will be paid from their available sick time.
- (f) **Injury Pay Provision**
An employee who is injured on the job during work hours and is required to leave for treatment or is sent home for such injury shall receive payment for the remainder of his/her shift without deduction from sick leave.
- (g) **Retirees Accessing Benefits**
Employees who retire from Spectrum and are members of the Municipal Pension Plan may have health benefits provided by the MPP. Employees who retire and are not members of the MPP can opt to continue on benefits, at their own expense. Employees who are approaching retirement should contact the benefits administrator to discuss this option.