

STATEMENT of POLICY and PROCEDURE			
Department	Corporate Service	Policy No.	13.2
Section:	Human Resources	Issued:	November 10, 1997
Subject:	BENEFITS – GROUP INSURANCE PROGRAM	Effective:	August 1, 2017
Council Resolution #::	Council Resolution No. 0348 dated June 26, 2017	Page:	1 of 4
		Replaces:	Policy No. 13.1
Issued by:	Angela Boyes, Director of Corporate Services	Dated:	September 28, 2015

1 POLICY

- 1.01 The following is a description of the Group Insurance Program which outlines both mandatory and optional coverage for permanent and temporary out-of-scope employees.
- 1.02 The Group Benefit Program shall consist of the following benefits:

Group Life Insurance

Mandatory coverage includes the following for which the employee pays one-half the premiums:

- Basic life insurance of 2 times annual earnings with a overall maximum of \$400,000;
 - Reduction of 50% at age 65 and to a maximum of \$100,000 at age 70
 - Coverage Termination at age 75.
- Basic AD & D of \$50,000
- Dependent life insurance of \$10,000 for spouse and \$5,000 per child

Optional coverage includes the following for which the employee pays the full premium:

- Optional life insurance for employee and/or spouse of up to \$500,000 in units of \$10,000 with rates based on gender, age and smoking/nonsmoking categories. This can be purchased at any time and medical evidence may be required.
- Voluntary AD & D for employee and/or family up to \$500,000 in units of \$10,000 which can be purchased at any time without medical evidence.
- Voluntary Critical Illness Insurance for employee and/or spouse of up to \$150,000 and for dependents up to \$25,000.

Extended Health Insurance

Mandatory coverage for employee and dependents for which the employee pays one-half the premium. Provides coverage for medical expenses necessary for the treatment of disease or injury provided they are prescribed by a doctor and dispensed by a registered pharmacist or physician. Expenses may include drugs; private accommodation in a hospital; services of a registered nurse, physiotherapist, registered massage therapist, speech pathologist, psychologist, chiropractor, osteopath, naturopath, podiatrist, chiropodist, dental surgeon, ambulance, air ambulance, orthopedic shoes, hearing aids (or repairs), trusses and crutches, braces, artificial limbs or other prosthetic appliances, oxygen, diagnostic laboratory and x-ray examinations, blood glucose monitors, and

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equipment such as wheelchairs, walkers or traction kits (see benefit brochure for limits on each item).

Provides around-the-world emergency medical and travel assistance for employees and their dependents.

Re-imbbursement for eye examinations within specific limits.

Inclusion of vision coverage at \$200 every two (2) years for employees and dependents.

Dental Insurance

Mandatory coverage for employee and dependents with premiums paid by the City.

Provides reimbursement for eligible dental expenses up to the maximum rates as established by the Saskatchewan Dental Fee Guide which includes the following categories or dental work:

Basic Treatment – 100 percent of cost of examinations, teeth cleaning, x-rays, fillings, extractions and denture repairs.

Restorative Treatment – 60 percent of cost of crowns, inlays, bridge work and dentures.

Orthodontic Treatment – 60 percent of cost of braces and other dental appliances for children or adults (\$2,000 lifetime amount payable for each insured dependant).

Note: The pre-existing condition clause may limit benefits. Claims for certain procedures may be limited to an established number per year. If expenditures are expected to be in excess of \$300, employees are encouraged to request an estimate from their dentist which will be sent to our group insurance carrier for pre-authorization. Employees may assign payments directly to their dentist.

Long Term Disability insurance (Out of Scope Employees Only)

Mandatory coverage for out-of-scope employees with the premiums paid by the employee.

Provides benefit of 60 percent of gross salary (nontaxable) with a waiting period of 180 calendar days. The benefit may be paid to age 65.

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2 PURPOSE

- 2.01 This Statement of Policy and Procedure is to outline the benefit coverage available to permanent and temporary out-of-scope employees

3 SCOPE

- 3.01 This Statement of Policy and Procedure applies to all Out-of-Scope Employees. Unionized Employees will follow benefit coverage and eligibility provisions outlined in the respective Collective Bargaining Agreements.
- 3.02 Permanent Out-of-Scope employees are eligible from the date of hire.
- 3.03 Non-permanent or 'Temporary' Out-of-Scope employees are eligible after six (6) months of employment.

4 RESPONSIBILITY

- 4.01 It is the responsibility of the City to ensure that employees who are eligible for benefit coverage are made aware of the entitlement. Employees are responsible to sign up for any required coverage.

5 DEFINITIONS

- 5.01 **"Permanent Employee"** means an employee hired to work full-time hours with no scheduled end date.
- 5.02 **"Non-Permanent Employee"** means an Out-of-Scope employee hired into a temporary role that is expected to end either at the completion of a project or upon the return of the permanent employee who's position was being filled by the non-permanent employee.
- 5.03 **"Out-of-Scope"** means a non-union employee who is not covered through a collective agreement.
- 5.04 **"Total Disability"** means that you are unable to carry out the duties of your "own occupation" for the first two years and unable to carry on the duties of "any occupation" after two years. *Applies to out-of-scope Long Term Disability Benefit only.*

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6 REFERENCES and RELATED STATEMENTS of POLICY and PROCEDURE

Saskatchewan Labour Standards

7 PROCEDURE

7.01 Employee's will be made aware of the benefit program within the first week of becoming eligible and are required to make arrangements with the Human Resources Office to review the details of the coverage and enrol.

8 ATTACHMENTS

None.