

*Salt Spring Island Fire Protection District*

**POLICY MANUAL**

Section	Employment
Policy Number	AE-2103-01
Policy Title	Excluded Staff Pension and Health & Welfare Benefits

**STATEMENT OF POLICY**

**Pension Coverage**

Exempt staff members who have completed their probationary period, who are *regular employees*, and who are eligible for pension benefits shall be eligible to enroll as members of the Municipal Pension Plan.

Eligible exempt staff members will enroll in the pension plan on the first payroll that begins after completion of their *probationary period*.

For purposes of this policy, a *Casual Employee* is not eligible for Pension Coverage.

**Health and Welfare Benefits**

The following information is provided solely for the purpose of explaining the principal features of the *District's* current health and welfare benefit plans. Coverage and benefits are governed by the policies issued by the benefit carriers.

The *District's* obligation under the benefit plans is limited to payment of the *District's* share of the premiums. All decisions regarding eligibility and coverage are made by the benefit carriers; the *District* is not responsible for such decisions. The *District* reserves the right to change benefit carriers in its sole discretion, which may result in amendment, alteration or variance of the terms of the benefit plan available.

**Eligibility**

*Regular employees* who have completed their *probationary period* and are employed on a continuing term or on a term contract of more than twelve (12) months duration are eligible for health and welfare benefits.

Eligible regular employees will be able to enroll in the benefit plans effective the first of the month following their becoming eligible for benefits.

For purposes of this policy, a *Casual Employee* is not eligible for Health and Welfare Benefits.

### **Listing of Health and Welfare Benefits**

Premiums for the following benefits shall be paid 100% by the *District*:

- a) Medical Services Plan
- b) Extended Health Care
- c) Dental Plan
- d) Group Life Insurance
- e) Accidental Death & Dismemberment (AD&D)

Medical Services Plan, Extended Health Care and Dental Plan currently provides coverage for all members of the immediate family and children dependents to the age of nineteen (19) or to the age of twenty-five (25) when attending school full-time.

Group Life Insurance and Accidental Death & Dismemberment plans coverage provided is currently on the basis of two times base salary for each regular employee computed to the nearest \$1,000.00 coverage.

Premiums for Long Term Disability Insurance shall be paid 100% by the employee.

Premiums for Long Term Disability Insurance for exempt employees shall be deducted from the exempt employee's salary after written permission has been received from the employee.

Coverage by the group Long Term Disability Insurance is currently payable in an amount not exceeding 66 2/3% of the employee's regular monthly base salary

### **Optional Life Insurance and Voluntary Accidental Death and Dismemberment**

Exempt employees may at their own risk and expense, purchase additional optional life insurance and voluntary accidental death and dismemberment coverage, in amounts determined by the applicable policy, to cover themselves and their spouse.

### **Employee and Family Assistance Program**

All employees are also eligible for benefits under the *District's Employee and Family Assistance Program*.

**Continuation of Benefits While on Leave of Absence without Pay or General Leave**  
 Exempt employees who are eligible for benefits and who are granted approval for a general unpaid leave of absence, except as permitted under the *Employment Standards Act*, shall have the option of maintaining their Health and Welfare Benefit coverage while they are on leave, provided that the employee pays the *District* 100% of the cost of such benefits prior to the commencement of the leave or provide post-dated cheques for the monthly premiums prior to commencement of the leave.

Within any one calendar year providing that an exempt employee is not on a continuing general leave of absence, except as permitted under the *Employment Standards Act*, that began in a previous calendar year, the *District* shall pay premiums to continue an exempt employee's Health and Welfare Benefits for the first four weeks (20 days) of a general unpaid leave of absence.

**BOARD DISCRETION**

The provisions set out in this policy are subject to revision from time to time at the discretion of the *Board of Trustees*.

**RELATED DOCUMENTS**

Policy AE-2301-01 *Employee and Family Assistance Program*

**APPROVALS**

Approval date:	2016-10-17	Approved by:	Board of Trustees
1. Amendment date:		Approved by:	
2. Amendment date:		Approved by:	
3. Amendment date:		Approved by:	