

*Salt Spring Island Fire Protection District*

**POLICY MANUAL**

Section	Employment
Policy Number	AE-2104-01
Policy Title	Paid-on-call Employee Benefits – Group Insurance

**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 carrier.

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.

**ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE COVERAGE**

Maximum Basic Benefit Amount of \$150,000.

The *District* will pay the full cost of the basic benefit.

The policy includes restrictions which limit the amount of coverage based on an employee's age.

Benefits payable are stated in the policy and include, but not limited to, loss of life benefits, lump sum benefits, and weekly income benefits. Please refer to the "Schedule of Coverages" attached to the policy.

The policy includes restrictions which state, in part, that the policy does not any loss caused by or resulting from:

1. suicide or any attempt at it, while sane or insane; or intentionally self-inflicted injured injuries while sane;
2. injuries that happen while flying except as a passenger on a commercial aircraft or a passenger on any aircraft while taking part in a Covered Activity;
3. injuries that happen while flying as a crew member, or parachute jumps from the aircraft;
4. service as a member of the armed forces of any nation, or loss resulting from enemy action or any act of war, whether declared or undeclared;
5. mental or emotional disorders, except as specifically provided for covered Post Traumatic Stress Disorder;
6. treatment of alcoholism or drug addiction and any complications arising there from, except loss caused by injury sustained during and resulting from a Covered Activity;
7. sickness or disease, mental infirmity, stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis, aneurysm and/or Infectious Diseases by either cause or effect;
8. military service of any state, province or country.

Please refer to the plan provider for full details.

## **GROUP LIFE INSURANCE**

Maximum Basic Benefit Amount of \$50,000.

The *District* will pay the full cost of the basic benefit.

The policy includes restrictions which limit the amount of coverage based on an employee's age.

## **EMPLOYEE ELIGIBILITY**

All *paid-on-call employees* who are **not** *regular employees* will be eligible to be enrolled in the program upon the start of service. A "regular employee" is an employee who is either a regular full-time employee or a regular part-time employee including excluded staff and career members.

Employees must be enrolled as soon as they are eligible. If forms are submitted late to the insurance provider evidence of insurability may have to be provided for basic coverage.

## **POLICY LIMITATIONS**

The insurance policies includes restrictions which may, limit the amount of payment. Please refer to the policy provider for additional information.

## **OPTIONAL LIFE INSURANCE AND VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT**

*Paid-on-call 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.

## **TERMINATION OF BENEFITS**

The *District* shall pay premiums to continue group insurance benefits for a *paid-on-call employee* who is granted approval for a general unpaid leave of absence.

Group insurance benefits terminate the last day of the month in which the employee ceases to be on the Paid-on-Call Roster of the Salt Spring Island Fire Protection District either by letter of resignation or termination.

## **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**

## **APPROVALS**

Approval date:		Approved by:	
1. Amendment date:	14 May 2018	Approved by:	
2. Amendment date:		Approved by:	
3. Amendment date:		Approved by:	