

Salt Spring Island Fire Protection District

POLICY MANUAL

Section	Employment
Policy Number	AE2107-01
Policy Title	Paid-on-call Employee Benefits – Health & Welfare Trust

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 Trust plan (Flexsave). Coverage and benefits are governed by the policy issued by the benefit administrator – HUB Financial.

The Health & Welfare Trust plan provides, within contract limits, reimbursement of all eligible medical and dental expenditures for the treatment of an illness or accident.

The *District's* obligation under the benefit plans is limited to reimbursing the benefit administrator for approved claims. All decisions regarding eligibility of medical and dental expenses are made by the benefit administrator; the *District* is not responsible for such decisions. The *District* reserves the right to change benefit administrators in its sole discretion, which may result in amendment, alteration, or variance of the terms of the benefit plan available.

BASIC HEALTH & WELFARE TRUST BENEFIT

Basic Benefit Amount of \$1,000. per calendar year

The *District* will reimburse the benefit carrier all approved claims up to the annual maximum set as determined by the contract language.

The contract language permits an employee to roll forward unused claim amount to be added to an employee's maximum eligible claim amount for the subsequent year but if

not claimed in the subsequent year it is forfeited. Please refer to the plan provider for full details.

ADDITIONAL PAID ON CALL HEALTH & WELFARE TRUST BENEFIT

Paid-on-call members who attend a minimum of 25 drill nights and 25 non-duty call-outs in the previous calendar year and have a minimum of 5 years service as of January 1 are eligible for an additional \$500 Retention Benefit to be taken at the member's election as an increase to the matching RRSP plan or an increased Health & Welfare Trust plan limit for the calendar year.

The default election is \$500 increased matching RRSP contribution unless the employee advises in writing that they wish to take the Retention Benefit as an increased Health & Welfare Trust plan limit.

EMPLOYEE ELIGIBILITY

All *paid-on-call employees* employed by the *District* will be eligible to be enrolled in the program after one year of service.

Paid-on-call employees who also work as *casual* or *regular employees* for the *District* are eligible for coverage provided they are included on the Paid-on-Call Roster maintained by the *Fire Chief*.

Employees must be enrolled as soon as they are eligible. If forms are submitted late to the plan administrator reimbursement of eligible medical expenses may be delayed or declined.

Contract language permits coverage for an employee's spouse/common law partner and dependents.

POLICY LIMITATIONS

The health and welfare trust plan determines what is an eligible medical and dental expense. Please refer to the policy provider for additional information.

TERMINATION OF BENEFITS

POC Health & Welfare Trust Benefit APPROVED

Health & Welfare Trust benefits terminate when an 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.

Within time limits set in the contract, a claim can be submitted and paid after an employee retires from the Fire Service as long as the eligible expense was incurred while they were a member of the plan.

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:	