

# ARTICLE 18

## WELFARE BENEFIT PLANS

### 18.01

#### (a) **Medical and Extended Health Benefits**

Full-time regular and part-time regular employees who satisfy the eligibility conditions of the Medical Services Plan of British Columbia will receive coverage under this plan unless they are covered by a spouse elsewhere and elect to maintain that other coverage.

Full-time regular and part-time regular employees who satisfy the eligibility conditions will receive extended health benefits equivalent to the current coverages as set out in the supplement to this Collective Agreement, including eyeglass coverage of \$300 every 2 calendar years, and hearing aid coverage of \$1000 every 5 calendar years per adult and every 2 calendar years per dependent child, unless they are covered by a spouse elsewhere and elect to maintain that other coverage.

The premium for these plans will be borne by the Corporation in full for full-time regular employees, and on a pro-rata basis for part-time regular employees.

Effective the first day of the month following ratification of these recommendations, Article 18.01 (a) and the benefits supplement in the Collective Agreement will be amended to provide the following:

- Eyewear or eye examinations\* - up to a maximum reimbursed under the plan of \$300.00 per member or dependent every two (2) calendar years.
- Physiotherapy/massage – 80% of the cost of combined services\* to a maximum reimbursement under the plan of \$250.00 per member or dependent every calendar year.
- Chiropractic – 80% of the costs of services\* up to a maximum reimbursed under the plan of \$400.00 per member or dependent every calendar year.
- Naturopathic – 80% of the cost of services\* up to a maximum reimbursed of \$200.00 per member or dependent per calendar year.
- Podiatry – 80% of the cost of services\* reimbursed under the plan of \$100.00 per member or dependent every calendar year.

\* based on reasonable and customary charges for these services in B.C.

#### (b) **Dental Plan**

All full-time regular and part-time regular employees who satisfy the eligibility conditions of the Plan shall be covered under a Dental Plan provided by the Corporation which will provide benefits of Plan a (100%), Plan b (65% co-insurance effective October 1, 2000 and 70% co-insurance effective October 1, 2001), and Plan c (50% co-insurance, to a lifetime maximum of \$4,000 effective October 1, 2000 and \$5,000 effective October 1, 2001). Enrolment in this Dental Plan shall be a condition of employment for all full-time regular and part-time regular employees after completion of the prescribed waiting period, except that employees covered by other Dental Plans will not be covered under this Plan if they elect to maintain coverage under those other Dental Plans.

The premiums for these plans will be borne by the Corporation in full for full-time regular employees, and on a pro-rata basis for part-time regular employees.

### 18.02 **Insurance Benefits**

#### (a) **Group Life Insurance**

The Corporation agrees that it will provide Group Life Insurance coverage for each full-time regular and part-time regular employee. Such insurance will provide coverage of two (2) times the employee's regular annual salary rounded to the next one thousand dollars, plus dependents coverage as set out below:

Employee Coverage	Two (2) times annual salary.
Spouse's Coverage coverage.	Fifty Percent (50%) of employee
Dependent Children's Coverage	Five percent (5%) of employee coverage for each dependent child.

The premiums for these plans will be borne by the Corporation in full for full-time regular employees, and on a pro-rata basis for part-time regular employees.

- (b) The Corporation will continue to provide a voluntary provision so that an employee will be able to purchase additional coverage of up to three times the employee's regular annual salary rounded to the next higher one thousand dollars at nominal cost to the employee.
- (c) The Corporation will implement a voluntary Accidental Death and Dismemberment coverage which will allow employees the option to purchase benefits ranging from \$25,000 to \$150,000, in multiples of \$25,000. In addition, the employee may purchase coverage for her/his spouse and dependent children.

### **18.03 Coverage while on Leave Without Pay**

- (a) Employees who are on leave of absence without pay (excluding maternity leave) in excess of one (1) calendar month are required to reimburse the Corporation for the total premium cost of all welfare plans on a month-to-month basis in advance. Employees who fail to reimburse the Corporation pursuant to this provision may have their coverage terminated by the Corporation.
- (b) Employees who commence maternity leave will have their coverage continued for medical, dental, extended health, and basic group life benefits at no cost to the employees. Such employees will be required to reimburse the Corporation for premium costs associated with voluntary group life and accidental death and dismemberment (if enrolled in these plans), and long term disability. In addition, employees may continue to make regular pension plan contributions (if enrolled).

### **18.04 Coverage while on Other Leaves**

Employees who are off work on leave of absence with pay, short term disability, long term disability, or Workers' Compensation, will continue to receive coverage under the welfare plans set out in Articles 18.01(a) and (b), and 18.02(a) at no cost to the employee.

### **18.05 Coverage during Labour Dispute**

Employees who are absent because of a labour dispute, including a strike or lockout, will have their coverage under this Article continued but the employees are required to reimburse the Corporation for the full cost of premiums for the period.

Should such dispute last in excess of fourteen (14) calendar days, the parties affected will meet and agree on a procedure acceptable to the Corporation for reimbursing the Corporation for such premiums.

### **18.06 No Coverage while on Layoff**

Employees on layoff will not be covered by the welfare benefits of this Agreement.

### **18.07 Long Term Disability Plan**

- (a) All full-time regular employees are required to participate in the Long Term Disability Plan upon the completion of the required qualifying period.
- (b) The terms and conditions of the Plan shall be determined by the Union, subject to a waiting period consistent with the short term disability plan.
- (c) The cost of the Plan will be paid 100% by the employees.
- (d) The Corporation will withhold the appropriate premiums through payroll deductions and remit same to the designated carrier in a manner prescribed by the carrier.

### **18.08 Travel Accident Insurance**

Regular employees will be covered under a Travel Accident Insurance Plan for amounts up to \$150,000 against death or injury sustained while travelling on company business.

**18.09 Joint Employee Assistance Program**

The parties to this Agreement agree to provide a Joint Employee Assistance Program during the life of the Agreement.