

Article 21. Benefit Plans

21.01 Medical Coverage and Extended Health Benefits

- (a) All employees except casual shall be eligible to receive the basic medical and surgical coverage provided by the B.C. Medical Services Act through the Medical Services Plan.
- (b) In addition to the above, eligible employees as defined above shall also be covered by an Extended Health Care Plan; such a plan to be provided by an approved carrier and shall include:
 - (1) Eyeglass and Laser Eye Surgery Coverage (\$400 per person in a twenty-four (24) month period) to be used either for Eyeglasses or Laser Eye Surgery. **Additionally, the Employee may use this coverage for routine eye examinations that are performed by a Physician or Optometrist.**
 - (2) Hearing Aid Coverage (\$1000 per person per ear hearing aid, each five (5) years). Expenses for repairs and maintenance of hearing aids, and expenses for batteries, recharging devices, or other such accessories are eligible under this provision.
 - (3) \$50,000 maximum benefits per person renewable in a two (2) year period with a lifetime maximum benefit of \$1,000,000 per person.
 - (4) The drug reimbursement provisions of the extended health plan will be limited to drugs covered by Pharmacare using Lower Cost Alternative and Reference Based Pricing except where the employee's physician confirms in writing that there is a specific medical requirement to justify the need for a particular brand name drug.
 - (5) The extended health plan will also provide annual hearing testing on a voluntary basis, and reimbursement of up to \$100 every five years for hearing protection approved by WCB and the Motor Vehicle Branch.
- (c) Eligible new employees (except those hired for vacation relief) are covered effective the first day of the next month following the date of employment, except when the date of employment is the first day of the month, or first normal working day in the month, then coverage is effective from the first day of that month. Vacation relief employees are covered effective the first day of the month following four (4) continuous months of service except when the date of employment is the first day or first normal working day in the month, then coverage is effective from the first day of the fifth month of continuous service.
- (d) Participation in the plans is a condition of employment for all new employees as described above; however, employees covered by other medical plans may elect not to be covered by the above-noted plans of the Employer.

- (e) Members of the Union who retire from the Employer's service on pension and who have completed ten (10) years of service will be provided with coverage equivalent to the above plans **as at March 31, 2011** when combined with the Medical coverage and Extended Health Benefits provided by the Public Service Pension Plan. The Employer will pay the premiums of the Medical coverage and Extended Health Benefits.

Note: The word "month" as used above means "calendar month".

21.02 (a) Group Life Insurance

The Parties agree to continue with the Group Life Insurance program as described herein on a contributory basis. Except for casual employees and employees hired for temporary vacation relief, enrollment is compulsory for all employees after three (3) months' continuous service. Enrollment for vacation relief employees is compulsory after four (4) months' continuous service. Employees who retire from the Employer's service after at least ten (10) years' service will continue with group life insurance during retirement with the premium payable and the dividend collectible by the Employer. Immediately upon retirement the coverage will be 50% of that in effect prior to retirement. It will reduce annually thereafter on each anniversary of retirement by 10% of the original face value in effect prior to retirement until a minimum of \$1,000 is reached and this latter amount shall remain in effect for the remainder of the retired employee's lifetime. Effective January 1, 1989 the provision for disability payout will be eliminated where an employee becomes permanently disabled prior to age 60. Such employees will be provided disability waiver of premium coverage.

(b) Voluntary Group Life Insurance

Benefit = Units of \$10,000 up to a maximum of \$150,000.

Premium = 100% employee paid. Rates can be obtained from the Human Resources Benefits Section on request.

Evidence of insurability satisfactory to the carrier must be provided for:

- (i) new employees who apply for coverage in excess of \$30,000;
- (ii) any existing employee who applies for additional voluntary group life insurance;
- (iii) all applications for spousal coverage.

21.03 Dental Plan

All regular employees shall be eligible for coverage under a dental plan which will provide benefits equivalent to those offered by Pacific Blue Cross in Plan A (90% co-insurance), Plan B (70% co-insurance), Plan C (50% co-insurance) with a limit of \$5,000 maximum lifetime benefits per person enrolled in the plan. Enrollment in such plans shall be a condition of employment for all regular employees after three (3) months' continuous

service except that employees covered by other dental plans may elect not to be covered by the Employer plan.

21.04 (a) Income Continuance

The Income Continuance Plan as described herein shall remain in effect. Except for casual employees and those hired for temporary vacation relief, enrollment in the plan is compulsory for all employees after three (3) months' continuous service. Enrollment for vacation relief employees is compulsory after four (4) months' continuous service. The terms of the Plan shall be determined by the Union, except that the first thirty (30) days of disability are covered by available sick leave credits. The premium costs for this plan will be 100% paid by the employees.

A new employee shall not be entitled to long-term (Income Continuance) disability benefits if his/her disability resulted from a medical condition for which medical treatment, service, or supplies were received in the 90 day period prior to the date of hire, unless he/she has completed 12 consecutive months of service after the date of hire during which time he/she has received no medical care for the pre-existing condition.

The Employer will withhold the appropriate premiums through payroll deduction and remit same to the designated carrier in a manner prescribed by the carrier.

(b) Income Continuance Benefits

- (i) Sick Leave Supplement to Income Continuance Benefits: Until an employee's sick leave is exhausted, the Employer will pay on regular pay days a supplement of 30% of normal straight-time earnings during the period which the employee is drawing income continuance payments.
- (ii) The Employer will continue to pay 100% of an employee's benefit plan premium while he/she is on income continuance.

(c) Workers' Compensation Board Supplement

Employees on Workers' Compensation will have Workers' Compensation Board (WCB) payments supplemented by the Employer, so that the employee will receive a total amount equal to his/her regular straight time wage rate times seven and one-half (7 ½) hours less one-tenth (1/10) of his/her bi-weekly regular deductions for each day the employee receives compensation from the WCB. The supplement shall be payable not later than the pay day for the pay period following receipt of compensation.

(d) Workers' Compensation Advance

Employees on Workers' Compensation will be paid an advance equal to their base hours (i.e. seven and one-half (7 ½) hours in the case of most employees in the COPE jurisdiction) times their hourly wage times seventy-five percent (75%) for each

full day the employees are off on Workers' Compensation. The advance will be paid on their regular pay cheques. If the WCB reassesses the employee's wage loss compensation, the Employer will change the amount of the advance accordingly. Payment from the WCB will be paid directly to the Employer.

An employee whose WCB claim is denied, even if the claim is being appealed, will cease receiving advances.

The employee whose claim is denied must apply for benefits under the Sick Leave and/or the Income Continuance provisions of the Collective Agreement. If the benefits are approved, he/she must repay any advances immediately. If benefits are not approved, or the advance is not fully covered by the aforementioned benefits, the difference will be recovered from the employee's pay in not more than ten (10) consecutive pay periods and at no less than \$100 per payment (or ten percent (10%) of the employee's wages, whichever is less). If the outstanding balance to be repaid is less than \$100, the entire amount will be recovered in one payment. In cases where the above arrangement would create extreme economic hardship for the employee, the Employer and the Union will meet to discuss alternate payment arrangements.

Upon termination of employment, any outstanding WCB advance will be recovered from the employee's final pay.

- 21.05 An employee on leave of absence without pay, for reasons other than sick leave or maternity leave, for a period of fifteen (15) days or more in any calendar month is required to pay the whole cost of welfare plans as outlined in Sections 21.01, 21.02, 21.03 and 21.04 above in respect of that month.

Employees who are on leave of absence in accordance with Section 1.05 as full-time paid officers and representatives of the Union shall be eligible for coverage under all the Employer benefit plans, on condition that the Employer's share of the cost of such plans is borne either by the Union or by the employee.

- 21.06 (a) The premium costs and dividends, where applicable, for the above plans outlined in Sections 21.01, 21.02(a) and 21.03 above shall be paid for 100% by the Employer.
- (b) Enrollment in all Benefit Plans will be effective from the first day of the pay period immediately following the completion of the qualifying period, if any.
- (c) Further details on these plans are provided in the Employees' Benefits Booklet and the Human Resources Department.

21.07 Employment Insurance

Employment Insurance coverage will be provided (the Employer paying the employer's contribution) during the life of this Agreement for employees who would, if employed by a private employer, be eligible for such coverage under the provisions of the Employment Insurance Act.