

## 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 Medical Services Plan of BC.
- 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:
  - (i) Eyeglass laser eye surgery and eye exam Coverage \$600 per person every twenty-four (24) months;
  - (ii) Hearing Aid Coverage at \$1000 maximum for each ear, renewable each 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;
  - (iii) Voluntary annual auditory testing including reimbursement to a maximum of \$100 every 5 years for hearing protection approved by both the Workers' Compensation Board and the Motor Vehicles Branch;
  - (iv) \$1,000,000 lifetime maximum benefits per person
  - (v) Reimbursement for prescription drugs up to the cost of drugs covered by Pharmacare using Low Cost Alternative and Reference Based pricing, except where the employee's physician requires in writing that the prescription be filled using a specific brand name drug; and
  - (vi) Annual prostate blood tests for employees over 40 years of age.
- c) Eligible new employees (except those hired for vacation relief) are covered effective the first day of the next month following the date of hire, except when the date of hire 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 may continue to be covered under the MSP

and Retiree EHC Plan implemented on January 1, 2008 with the Employer paying premiums indicated in this section.

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

## **21.02 Life Insurance**

### **(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, enrolment is compulsory for all employees after three (3) months' continuous service. Enrolment 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 pay-out 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 Department 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 (75% co-insurance), Plan C (50% co-insurance) with a limit of \$5,000 maximum lifetime benefits per person enrolled in the plan. Enrolment 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 Income Continuance**

- a) The Income Continuance Plan as described herein shall remain in effect. Except for casual employees and those hired for temporary vacation relief, enrolment in the plan is compulsory for all employees after three (3) months' continuous service. Enrolment 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) calendar days of disability are covered by available sick leave credits in accordance with the plan document. 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 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 has completed 12 consecutive months of service after the date of hire during which time he has received no medical care for the pre-existing condition.

The Employer will withhold the appropriate premiums through payroll deduction and remit to the designated 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 health and welfare benefit plan premium while he is on income continuance.

#### **c) Worksafe BC Supplement**

Employees on Worksafe BC benefits will have Worksafe BC payments supplemented by the Employer, so that the employee will receive a total amount equal to his regular straight time wage rate times seven and one-half (7 1/2) hours less one-tenth (1/10) of his bi-weekly regular deductions for each day the employee receives compensation from Worksafe BC. The supplement shall be payable not later than the pay day for the pay period following receipt of compensation.

#### **a) Worksafe BC Advance**

Employees on Worksafe BC benefits will be paid an advance by the Employer, equal to what they would receive once their Worksafe BC claim is approved. The advance will be paid on their regular pay cheques. If Worksafe BC reassesses the

employee's wage loss compensation, the Employer will change the amount of the advance accordingly. Any payments from Worksafe BC will be paid directly to the Employer.

An employee whose Worksafe BC 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, the benefit payment received will be used to repay the Worksafe BC advance. Any monies owing after the sick leave and/or income continuance applications have been adjudicated will be repaid in not more than ten (10) consecutive pay periods and at not less than \$100 per payment, (or 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 Worksafe BC 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) Enrolment 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.