

Employee Benefits

| | | | |
|----------------------|----------------|----------------------|-----------------|
| Reviewed Date | | Number | HR0501 |
| Revised Date | August 9, 2023 | Approved Date | January 1, 1992 |

Introduction

The Board of Health's policy is to provide a fair benefit package for all eligible employees. Unionized employees are referred to their collective agreement for their benefit entitlements.

Purpose

To inform health unit board of health members, non-union employees and students of the parameters for employee benefits.

Legislative Authority

N/A

Policy Definitions and Interpretation

N/A

Policy

Employees classified as full and part-time and who have an fte of 0.5 or greater are eligible for the benefit package as outlined. Benefits available:

| | |
|---|---|
| Life Insurance | Compulsory. Premium paid 100% by employer |
| Long Term Disability | Compulsory. Premium paid 100% by employer |
| Accidental Death and Dismemberment | Automatic coverage with no election. Premium paid 100% by employer |
| OMERS Pension Plan | Compulsory for full-time and optional for all other employees including students. Employee contributions are matched by employer. |
| Optional Life Insurance | Optional. Premium paid by employee |
| Extended Health | Compulsory unless employees have coverage elsewhere. Premium paid 100% by employer |
| Basic Vision Care – refer to Vision Care Policy | Compulsory unless employees have coverage elsewhere. Agency-administered. No benefit cost to employee. |

| | |
|--|--|
| Dental | Compulsory unless employees have coverage elsewhere. Premium paid 100% by employer |
| Employee and Family Assistance Program | Automatic coverage. Premium paid 100% by employer |

Temporary employees will receive twelve percent (12%) in lieu consisting of benefits (6%) and vacation (6%). Should a temporary employee enroll in the OMERS pension plan while receiving 12 % in lieu they will have their benefit portion percentage of six percent (6%) reduced to two percent (2%) resulting in a new revised total in lieu of 8%.

Procedures

1. Human Resources will enroll all eligible employees in the benefit package.
2. Human Resources will monitor the eligibility criteria for enrolment in the OMERS pension plan and advise affected staff accordingly.
3. Human Resources will ensure all benefit changes are communicated to staff affected and the appropriate carrier is notified.
4. Employees are responsible to inform Human Resources of any change to their covered dependents and beneficiary.
5. Every employee will have access to online handbooks detailing their benefit package and are responsible to know the coverage available.
6. It is the employee's responsibility to submit all claims to the insurance carrier and in the case of Vision claims to SMDHU. Insurance carrier claims may be submitted via the insurance carrier's website, mobile app or claim form. Claim forms may be obtained directly from the insurance carrier's website or the Agency's intranet. Insurance carrier claim forms may be submitted in an envelope marked "benefit claim" and directed to the Barrie office reception for mass courier every Friday. If mailing a claim, the employee is responsible for the postage.
7. Employees may contact Human Resources or the insurance carrier directly with questions on the benefit plan.
8. Employees will report any insurance carrier service concerns to Human Resources who can assist in troubleshooting.
9. Human Resources will conduct a benefit review a minimum of every five years or as deemed necessary by the Agency.
10. Employees on an approved unpaid leave of absence will have access to health and dental benefits to the end of the month following the month the leave begins. The option to continue extended health beyond this date exists provided the employee pays the full premium. Long Term Disability (LTD) and life insurance benefits will cease the date the unpaid leave begins. Benefits which are cancelled at the onset of the unpaid leave of absence or at the request of the employee will be reinstated on the date the employee returns to work.

11. The full benefit package will be maintained, and premiums paid by the employer while the employee is on sick leave and short-term disability.
12. The employer will continue to pay benefit premiums for the employee and their dependents (single or family coverage) for extended health, vision care and dental coverage while on LTD or WSIB up to a maximum of 12 months. After 12 months, the employer will pay benefit premiums for the employee only for extended health, vision care and dental benefits. Employees on LTD or WSIB beyond one year will have the option to maintain family coverage provided they pay the premium difference between single and family. While on LTD or WSIB benefits, life insurance premiums are waived by the carrier and coverage is continued.
13. Employees on pregnancy and parental leave or other ESA leaves, will maintain their full benefit package and the employer will pay the premiums.
14. Employees who retire and are in receipt of an SMDHU pension and who were in receipt of SMDHU benefits prior to retirement will be offered the option to continue on the employer's extended health, dental, and life insurance plan at a 50/50 cost-shared amount until the age of 65. (see HR0208 Resignation and Retirement Policy)

Related Policies

HR0801 - Employee Orientation
HR0208 – Resignation and Retirement Policy
OMERS Handbook

Related Forms

N/A

Final Approval Signature: _____

Review/Revision History:

Revised September 10, 2003

September 2010 Policy re-numbered, previous number B6.010

January 26, 2011 Revised and merged with HR0505 Accidental Death and Dismemberment

November 27, 2019 Unionized employees clarification

October 27, 2021 Wording updates

August 9, 2023, Temporary employees 8 % in lieu if opting for OMERS