

# Benefit Plan Summary



## CRD-CUPE Local 1978 Group

Human Resources and Corporate Safety | February, 2023

Working at the CRD as a regular employee in the CRD-CUPE Local 1978 group entitles you to a variety of important and valuable benefits for you and your dependents. This brochure contains a brief overview of the plan and its costs. Unless otherwise specified, benefits are effective on the first of the month following your date of hire.

### Health & Dental

#### Extended Health

- Coverage for prescription drugs, physiotherapy, psychology, chiropractic, vision care, out-of-province emergencies and more
- Most benefits are paid at 80% up to \$1,000 in paid claims per year, and 100% thereafter

#### Dental

- Coverage for services provided by dentists, dental hygienists, orthodontists and other dental specialists
- Benefits: Basic – 100%, Major – 50%, Orthodonture – 50%, lifetime maximum \$2,500

### Vacation & Leaves

#### Vacation

- 1<sup>st</sup> - 4<sup>th</sup> calendar years – 15 days (1<sup>st</sup> year prorated, paid at 6% if start date is after August 31<sup>st</sup>)
- 5<sup>th</sup> - 8<sup>th</sup> calendar years – 18 days
- 9<sup>th</sup> - 12<sup>th</sup> calendar years – 23 days
- 13<sup>th</sup> - 16<sup>th</sup> calendar years – 25 days
- 17<sup>th</sup> - 24<sup>th</sup> calendar years – 28 days
- 25<sup>th</sup> - 29<sup>th</sup> calendar years – 30 days
- 30<sup>th</sup> and subsequent calendar years – 33 days

#### Personal, Emergency and Family Leave

- Three days per calendar year with satisfactory reason
- Effective six months following hire

#### Time Off in Lieu of Overtime (TOIL)

- Overtime may be accumulated and used as TOIL within certain limits – see the collective agreement

#### Other Types of Leave

- The CRD provides options for unpaid leaves, deferred salary leaves, paid jury duty, bereavement leave and maternity leave top up (17 weeks at 100%)

### Sick Leave

#### Short-term Sick Leave

- 1<sup>st</sup> calendar year – 1 day per month of service
- 2<sup>nd</sup> – 5<sup>th</sup> calendar year – 12 days/100%
- 6<sup>th</sup> – 15<sup>th</sup> calendar year – 18 days/66.67%
- 16<sup>th</sup> and subsequent calendar years – 24 days/50%
- % is the amount of unused sick leave that can be carried forward in these years
- Effective date of hire

#### Long-term Disability

- Provides a monthly benefit in the event you are unable to work for an extended period
- Benefit is 60% of your gross monthly pre-disability base salary - benefits under this plan are taxable
- Effective six months following hire

### Pension & Retirement

Most CRD CUPE employees are required to participate in the Municipal Pension Plan, one of Canada's largest defined benefit plans. Contributions begin on your hire date.

## Insurance

### Group Life

- Three times salary to a maximum \$300,000

### Accidental Death and Dismemberment

- Benefit based on severity of injury, maximum is the same as Group Life

### Optional Term Life Insurance

- One times salary, subject to approval by the insurer
- Combined maximum with Group Life is \$400,000
- Effective on the date specified by the insurer when coverage is approved

### Voluntary AD&D

- Benefit based on severity of injury, maximum is the same as Optional Term Life
- Combined maximum with AD&D is \$400,000

### Optional Dependent Life Insurance

- \$5,000 spouse, \$2,000 dependent child

## Employee & Family Assistance

**LifeWorks** – When life happens, CUPE employees and their dependents can access LifeWorks 24/7/365. This confidential service offers counselling and referral services for a wide variety of mental health and life issues, including stress, depression and anxiety, legal and financial matters, parenting and elder care.

## Other Benefits

CRD staff have access to a variety of additional benefits, including:

**Healthy Workplace and Wellness Committee** – programs, information and discounts to help you maintain and improve your health and wellbeing

**Professional Development and Training** – the CRD provides a wide range of opportunities for you to update and develop your

skills. From mandatory training to leadership development, our training and development program has something for you

**Flexibility Framework** – you can apply to vary your work schedule on a temporary or ongoing basis in order to balance work, life and family obligations

**Discounts** – the CRD participates in the BC Transit ProPASS program, which offers annual transit passes through payroll deduction at a lower cost than purchasing individual monthly passes. Employees can also participate in discount programs with Rogers Cellular and Mark's Work Warehouse

**Statutory Benefits** – these include Employment Insurance, Canada Pension Plan and WorkSafe BC contributions, as well as twelve statutory and public holidays per year

## Benefit Cost Summary

Benefit	Cost Share CRD/Employee	Monthly Cost	
		CRD	Employee
Extended Health	80%/20%	S \$74.48	S \$18.11
		F \$142.89	F \$34.66
Dental	80%/20%	S \$40.54	S \$10.14
		C \$80.34	C \$20.09
		F \$138.92	F \$34.73
Group Life	80%/20%	\$0.112 /\$1,000	\$0.028 /\$1,000
AD&D	80%/20%	\$0.0176 /\$1,000	\$0.0044 /\$1,000
Optional Life	0%/100%	-	Age/smoking dependent
Voluntary AD&D	0%/100%	-	\$0.03/\$1,000
Dependent Life	80%/20%	\$0.72	\$0.18
LTD	50%/50%	1.5% of gross salary	1.5% of gross salary
Pension	-	9.31%	8.61%

S – Single C – Couple F – Family

Group Life, AD&D and LTD are mandatory benefits. All other benefits in the above table are optional. You can participate in the plans that are right for you and your dependents.

*This brochure is intended as a summary only. Information is current as of the date of publication, and is subject to change. All coverage is subject to the collective agreement and to the terms, conditions and limitations of the plans as found in the plan documents. The insurer is solely responsible for adjudicating claims. Extended health, dental and insurance benefits are sponsored by the Capital Area Benefit Trust. LTD benefits are sponsored by the GVLRA/CUPE LTD Trust.*

**If you have questions, please contact Human Resources at 250-360-3069.**