

Benefit Plan Summary



CRD-Exempt Group

Human Resources and Corporate Safety | October, 2023

Working at the CRD as a regular exempt employee 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 – 75%, Orthodonture – 50%, lifetime maximum \$5,000

Vacation & Leaves

Vacation

- 1st -8th calendar years – 20 days (1st year prorated)
- 9th -16th calendar years – 25 days
- 17th – 29th calendar years – 30 days
- 30th and subsequent calendar years – 33 days

Time Off in Lieu of Overtime

- Five days per calendar year (1st year prorated)

Personal, Emergency and Family Leave

- Three days per calendar year with satisfactory reason
- Effective upon completion of probation

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

- 120 days, prorated in the first calendar year
- No carry forward or pay-out value
- Effective first day of the month following date of hire

Long-term Disability

- Provides a monthly benefit in the event you are unable to work for an extended period
- The plan covers 60% of your gross monthly pre-disability salary to a maximum of \$7,500
- Premiums are employer paid
- Benefits under this plan are taxable
- Benefits are indexed based on the Consumer Price Index
- Effective three months following hire

Pension & Retirement

Most CRD exempt 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 \$500,000

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 \$500,000
- 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 \$500,000

Optional Dependent Life Insurance

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

Employee & Family Assistance

LifeWorks – When life happens, exempt 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	100%/0%	S \$96.86	-
		F \$185.71	-
Dental	100%/0%	S \$61.51	-
		C \$121.55	-
		F \$194.31	-
Group Life	100%/0%	\$0.14/\$1,000	-
AD&D	100%/0%	\$0.022/\$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	100%/0%	\$2.64/\$100	-
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 terms, conditions and limitations of the plans as found in the plan documents. The insurer is solely responsible for adjudicating claims. Extended health and insurance benefits are sponsored by the Capital Area Benefit Trust. If you have questions, please contact Human Resources at 250-360-3069.