

# Benefit Plan Summary

## CRD-Exempt Group

Human Resources and Organization Development | April, 2020

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

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

#### Time Off in Lieu of Overtime

- Five days per calendar year (1<sup>st</sup> year prorated)

#### Personal, Emergency and Family Leave

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

### 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 per year, prorated in the first calendar year
- No carry forward or pay-out value
- Effective three months following hire

#### Long-term Disability

- Provides a monthly benefit in the event you are unable to work for an extended period
- Salaries up to \$80,000 - 60% of your gross monthly pre-disability salary
- Salaries \$80,000 and above – 55% of the first \$8,333 of your gross monthly pre-disability salary and 50% of the balance
- Benefits under this plan are non-taxable because premiums are employee paid
- 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 \$96.63	-
		F \$185.27	-
Dental	100%/0%	S \$68.48	-
		C \$135.32	-
		F \$216.34	-
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 <\$80,000	0%/100%	-	\$2.19/\$100
LTD >= \$80,000	0%/100%	-	\$2.37/\$100
Pension	-	10.05% of salary	8.5%<YMPE 10%>YMPE

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 administered by the Capital Area Benefit Trust. If you have questions, please contact Human Resources at 250-360-3069.*