

# Benefit Plan Summary



## CRD-USW Local 1-1937 Group

Human Resources and Corporate Safety | July, 2022

Working at the CRD as a regular employee in the CRD-USW Local 1-1937 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 the probation period of 30 working days.

### Health & Dental

#### Extended Health

- Coverage for prescription drugs, practitioners, vision care, out-of-province emergencies and more, to a lifetime maximum of \$300,000
- Most benefits are paid at 80% up to \$1,000 in paid claims per year, and 100% thereafter
- \$75 annual deductible, \$5 per prescription deductible
- Coverage begins on the 1<sup>st</sup> of the month following hire

#### Dental

- Coverage for services provided by dentists, dental hygienists, orthodontists and other dental specialists
- Benefits: Basic – 80%, Major – 60%, Orthodonture – 60%

#### Time Off in Lieu of Overtime

- You can request that overtime be banked, to be used as time at the rate at which it was earned
- Banked hours in excess of 40 per year are paid out December 31<sup>st</sup>
- Unused carry-forward hours are paid out March 31<sup>st</sup>

#### Personal, Emergency and Family Leave

- Three days per calendar year with satisfactory reason

#### Other Types of Leave

- The CRD provides options for unpaid leaves, deferred salary leaves, paid jury duty, and bereavement leave

### Sick Leave

#### Short-term Sick Leave

- 12 days of paid sick leave per calendar year
- No carry-over, payout or overlap with WI
- Available after 3 months of service

#### Weekly Indemnity

- Benefit based on the maximum EI sick benefit plus \$100 – currently maximum benefit is \$647 per week for a maximum of 26 weeks
- If approved, benefits commence on the 1<sup>st</sup> day of absence in the case of accident, surgery or hospitalization, and the 6<sup>th</sup> day for other illnesses

#### Long-term Disability

- Provides a monthly benefit in the event you are unable to work for an extended period
- Benefit is based on service and salary, maximum is \$2,300 per month, benefits under this plan are taxable

### Vacation & Leaves

#### Vacation

- Vacation time is taken as unpaid – vacation pay is paid out in January based on prior year's earnings
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Years of Service	Unpaid Vacation Time	Vacation Pay
1 to < 2 years	2 weeks	5% of earnings
2 to < 7 years	3 weeks	7% of earnings
7 to < 15 years	4 weeks	9% of earnings
15 to < 24 years	5 weeks	11% of earnings
24 to < 30 years	6 weeks	13% of earnings
30 or more years	7 weeks	15% of earnings

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## Insurance

### Group Life

- Flat rate benefit of \$150,000

### Accidental Death and Dismemberment

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

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## Pension & Retirement

CRD USW employees are required to participate in the IWA-Forest Industry Pension Plan. Contributions begin on your hire date.

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## Employee & Family Assistance

**Vancouver Island Counselling** – When life happens, USW employees and their dependents can access Vancouver Island Counselling. 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.

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## 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

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## Benefit Cost Summary

Benefit	Cost Share CRD/Employee	Monthly Cost	
		CRD	Employee
Extended Health	100%/0%	S \$58.37	-
		F \$159.61	-
Dental	100%/0%	S \$59.53	-
		C \$111.24	-
		F \$197.65	-
Group Life and AD&D	100%/0%	\$160.04 /month	-
Weekly Indemnity	100%/0%		
LTD	50%/50%	\$0.38/hour worked	\$0.38/hour worked
Pension	-	\$3.675/hour worked	\$2.225/hour worked

S – Single C – Couple F – Family

*Your participation in these benefits is mandatory under the terms of the CRD/USW collective agreement. MSP may be waived if you are covered under your spouse's plan or are exempt from MSP.*

*If, during the 18 months immediately preceding your hire date with the CRD, you were covered under the USW-Coastal Forest Industry Health and Welfare Plan with any employer, Life, AD&D and Weekly Indemnity benefits will begin on the date of hire. If, during the same period, you were covered under the IWA-Forest Industry LTD plan while working for the CRD, LTD coverage will begin on the date of hire.*

*If you change status from seasonal to regular, pension will start on the day you change status, and sick leave will start 3 months after you change status. All other benefits will start on the first of the month following the change in status. If you change status before the end of your probation period, Dental, Life, AD&D, WI and LTD will start on the first of the month following your probation period.*

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*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. Insurance and weekly indemnity benefits are sponsored by the USW-Coastal Forest Industry Health and Welfare Plan. Pension and LTD benefits are administered by the IWA-Forest Industry Pension and LTD Plans. If you have questions, please contact Human Resources at 250-360-3069.*