

Employee Group Benefits

Policy No. 306

Policy Statement: The Archdiocese will make available a variety of employee group benefits to eligible employees after six (6) months of employment and who work in a permanent position of at least eighteen (18) hrs per week.

- Procedure:**
- a) Premiums for coverage of some of the health benefits and life insurance plan may have a cost shared employer/employee component. Refer to the cost sharing information in this policy and the Employee Benefits brochures that are available.
 - b) Upon completion of the required enrolment forms, employees will have their share of the premiums deducted monthly from their pay cheque.
 - c) Employee Group Benefits/Insurance Plans are the following:
 - i. Alberta Health Care (individual or family) coverage as of January 1, 2009, is provided at no cost to the employee nor to the employer in the Province of Alberta.
 - ii. Extended Health Care Coverage in accordance with the Employers' Supplementary Benefits Plan.
 - iii. Dental Care Plan in accordance with the Employers' Dental Plan or equivalent.
 - iv. Long Term Disability Insurance: income replacement equal to 66 and 2/3 percent of an employee's regular earnings based upon an approved disability and/or illness, and after having met the specified qualifying period of the insurance provider. The employee is required to pay the full premium for this compulsory coverage;
 - v. Group Life and Accidental Death and Dismemberment Insurance, based upon one times (1x) the employee's annual salary.
 - vi. Group Dependent Life Insurance for a spouse, at \$10,000.00, and for each child at \$5,000.00.
 - d) Participation in Long Term Disability, Life Insurance (Personal and Dependent, if applicable) and Accidental Death and Dismemberment Plans are **compulsory** for all eligible employees and as a condition of the Employee Benefit Group Plan (s).

- e) Participation in Extended Health Care and Dental Plans are **optional** for eligible employees, only if they are covered by another group plan with these benefits, e.g. a spouse's group plan.
- f) The employee's portion of the premiums for the Employee Group Benefits/Insurance Plans can be 50 % of the total premiums, except where the Long Term Disability premium is greater than 50% of the total premiums. In this latter instance, the employee will pay the full premium for Long Term Disability and the employer will pay the balance of the premiums associated with the other coverages. This usually applies to employees who may have opted out of the Extended Health and/or Dental Plans as per e) above.
- g) The employee's payment of the premium will be applied in the following order:
 - i) to the long term disability portion;
 - ii) to the life insurance portion;
 - iii) to the dependent life insurance portion (if any);
 - iv) to the dental and extended and extended health premium.
- h) Any portion of the life insurance and dependent life insurance premiums by the employer will be recorded as a taxable benefit to the employee.
- i) Employees employed on a temporary/relief basis and those working in permanent part-time positions of less than eighteen (18) hours per week), will upon becoming permanent and working eighteen (18) hours or more per week, be entitled to participate immediately in the Employee Group Benefits/Insurance Plans, as long as they have completed at least six (6) months of continuous employment as an Archdiocesan employee, prior to their eligibility to participate in the Plans.
- j) Employees are responsible to provide to the designated person responsible for the administration of the Employee Group Benefits/Insurance Plans any updates/ changes of personal information, e.g. beneficiaries, marital status, name, or dependents.
- k) Employees when employed in the Archdiocese in two (2) **permanent part-time positions**, and when the total hours are combined, equal to eighteen (18) hours or greater, will be eligible to participate in the Employee Group Benefits/Insurance plans immediately, as long as they have successfully completed a six (6) month probation period in one of the positions. For example, an employee works in parish "A" in a part-time 0.40 position (14

hours per week) and also works in parish “B” in a part-time 0.20 position (7 hours per week), will be eligible as the combined total hours equal 21 hours.

- l) **To ensure accurate premium deductions and coverage for Long Term Disability and group life and accidental death and dismemberment insurance (as these are based on an employee’s annual salary)**, any changes in an employee’s salary/hourly rates of pay (e.g. cost of living increases, promotion, etc.) or a permanent change in employment status (e.g. full-time to part-time) must be reported immediately by the designated person responsible for the administration of payroll and salary/benefits to the Archdiocesan Benefits Coordinator.
- m) Clergy and Women Religious are exempt from participation and coverage in the Life Insurance and Accidental Death and Dismemberment Insurance and Long Term Disability Plans.

Refer to Policy:

No. 303 Retirement Savings Plan (RSP)