

## Your Benefits Package at a Glance

Below is a summary of the benefit plans available to **eligible\*\* bargaining** unit employees.

|   | Benefit   | Coverage  | Participation  | Employee/Employer Contributions   | Coverage Effective  |
|---|---|---|--|---|---|
| <b>H<br/>E<br/>A<br/>L<br/>T<br/>H<br/>&amp;<br/>D<br/>E<br/>N<br/>T<br/>A<br/>L<br/><br/>P<br/>L<br/>A<br/>N<br/>S</b> | <p><b><u>Medical Services Plan</u></b></p> <p>Provides basic medical coverage.</p>  | <p>Insures medically required services provided by physicians and supplementary health care practitioners, laboratory services and diagnostic procedures.</p>   | <ul style="list-style-type: none"> <li>Optional</li> <li>You must apply for coverage.</li> </ul> | <ul style="list-style-type: none"> <li>Premiums are 100% employer paid.</li> <li>This <b>is</b> a taxable benefit.</li> </ul> <p>Monthly rates*:<br/>Single -- \$57<br/>Couple -- \$102<br/>Family -- \$114</p> <p>*effective Jan 1, 2010</p> | <p>Coverage begins the first month following the date on which you become eligible for benefits or upon application, whichever is later.</p>  |
|   | <p><b><u>Extended Health Care Plan</u></b></p> <p>Provides coverage designed to partially reimburse for services not covered by the provincial MSP or Pharmacare, such as prescription drugs, paramedical services (i.e. physiotherapist, chiropractor), vision care.</p> <p>Plan carrier: Pacific Blue Cross</p> | <p>Reimbursement at 80% of eligible expenses (with some exceptions).</p> <p>The annual deductible is \$65 per family.<br/><b>Effective Jan 1, 2011, annual deductible is \$80.</b></p> <p>Lifetime maximum under the plan is \$100,000 per person (effective April 1, 2010, lifetime maximum increases to \$250,000).</p> | <ul style="list-style-type: none"> <li>Optional</li> <li>You must apply for coverage.</li> </ul> | <ul style="list-style-type: none"> <li>100% employer paid benefit</li> <li>This <b>is not</b> a taxable benefit.</li> </ul>   | <p>Regular bargaining unit employees – coverage begins 1<sup>st</sup> day of month after 6 FULL calendar months employment.</p> <p>For eligible auxiliaries employees, coverage begins on the 1st of the month following the date in which you became eligible.</p> <p>Coverage begins the first of the month upon attaining eligibility or upon application, whichever is the later.</p> |
|   | <p><b><u>Dental Plan</u></b></p> <p>Covers basic dentistry, or the services that are routinely available in the office of a general practicing dentist and are necessary to restore or maintain teeth.</p> <p>Plan carrier: Pacific Blue Cross</p>  | <p>Basic Dental Services – 100%</p> <p>Major Dental Services – 65%</p> <p>Orthodontics – 55% with a lifetime maximum of \$3,500 per person</p>  | <ul style="list-style-type: none"> <li>Optional</li> <li>You must apply for coverage.</li> </ul> | <ul style="list-style-type: none"> <li>100% employer paid benefit</li> <li>This <b>is not</b> a taxable benefit.</li> </ul>   | <p>Same as extended health care plan.</p>   |

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| <b>D<br/>I<br/>S<br/>A<br/>B<br/>I<br/>L<br/>I<br/>T<br/>Y</b> | <p><b><u>Weekly Indemnity Plan</u></b></p> <p>Provides a weekly income replacement benefit for a specific duration.</p>  | <p>Up to a maximum of 15 weeks at 60% of your normal average earnings (for each period of illness)</p>  | <ul style="list-style-type: none"> <li>Mandatory</li> </ul> | <ul style="list-style-type: none"> <li>100% employer paid.</li> </ul> | <p>Upon accumulation of 400 hours of auxiliary service. The waiting period is 14 calendar days.</p>           |
|  | <p><b><u>Short Term Illness and Injury (STIIP) Plan</u></b></p> <p>Pays a portion of wages to protect your economic security during periods of illness or injury.</p>  | <p>Less than three months service – 75% pay for a maximum 6 calendar days.</p> <p>Less than 6, but more than 3 months – 75% pay for first 6 days and 66 2/3% for 15 weeks after.</p> <p>More than 6 months service – 75% pay for 6 calendar months.</p>     | <ul style="list-style-type: none"> <li>Mandatory</li> </ul> | <ul style="list-style-type: none"> <li>100% employer paid.</li> </ul> | <p>No waiting period.</p>   |
|  | <p><b><u>Long Term Disability (LTD)</u></b></p> <p>Provides comprehensive coverage if you become disabled and unable to work due to an injury or illness.</p> <p>This plan is applicable if you are absent from work due to illness or injury for more than six months.</p> <p>Plan carrier: Great-West Life Assurance Company</p> | <p>Subject to sick bank credits, you will receive a monthly benefit equal to the sum of:</p> <ul style="list-style-type: none"> <li>70% of first \$2,300 of monthly earnings and 50% of the monthly earnings above \$2,300 (unionized employees)</li> </ul> | <ul style="list-style-type: none"> <li>Mandatory</li> </ul> | <ul style="list-style-type: none"> <li>100% employer paid.</li> </ul> | <p>LTD benefits payable after employee absent from work due to injury or illness for at least six months.</p> |

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| L<br>I<br>F<br>E<br><br>I<br>N<br>S<br>U<br>R<br>A<br>N<br>C<br>E | <p><b><u>Group Life Insurance</u></b></p> <p>Insurance carrier:<br/>Great-West Life Assurance Company</p>  | <p>Provides life insurance coverage.</p> <p>Amount of coverage is 3 times annual salary with a minimum of \$80,000 of coverage.</p> <p>Coverage includes:</p> <ul style="list-style-type: none"> <li>• funeral advance</li> <li>• terminally ill advance</li> <li>• accidental dismemberment</li> <li>• accidental loss of sight</li> <li>• conversion to a private policy.</li> </ul> | <ul style="list-style-type: none"> <li>• Mandatory</li> </ul>  | <ul style="list-style-type: none"> <li>• Employer pays for the first \$80,000 of coverage and employee pays remainder.</li> <li>• Employer paid portion is a taxable benefit.</li> <li>• Cost is 17 cents per \$1,000 of coverage.</li> </ul> | <p>Starts immediately once eligible for benefits.</p>  |
|   | <p><b><u>Optional Spouse and Dependent Coverage</u></b></p> <p>Provides life insurance in the event of a death of a spouse or dependent payable to you, as the employee.</p> <p>Insurance carrier:<br/>Great-West Life Assurance Company</p> | <p>Amount of coverage is \$10,000 for a spouse and \$5,000 for a dependent.</p>  | <ul style="list-style-type: none"> <li>• Optional</li> <li>• You must apply for coverage.</li> </ul> | <ul style="list-style-type: none"> <li>• 100% employee paid.</li> <li>• Cost is \$2.00 per month.</li> </ul>  | <p>Coverage is effective upon receipt of application form, if you apply within the 90-day window once eligible for benefits.</p> |
|   | <p><b><u>Group Aviation Insurance</u></b></p> <p>Insurance carrier: RBC Life Insurance Company</p>   | <p>Provides death or dismemberment insurance if you travel by air on the Employer's business, including limited group travel to and from the airport.</p>  | <ul style="list-style-type: none"> <li>• Mandatory</li> </ul>  | <ul style="list-style-type: none"> <li>• 100% employer paid.</li> </ul>   | <p>Starts immediately for all active employees.</p>  |

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| <b>R<br/>E<br/>T<br/>I<br/>R<br/>E<br/>M<br/>E<br/>N<br/>T<br/><br/>&amp;<br/><br/>P<br/>E<br/>N<br/>S<br/>I<br/>O<br/>N<br/>S</b> | <b><u>Retirement Allowance</u></b>        | Provides an <u>eligible employee</u> with a pro-rated payment for each completed year starting with one month's salary at twenty years increasing to a maximum of three (3) months payment at thirty years of service.                  | <ul style="list-style-type: none"> <li>Mandatory</li> </ul> | <ul style="list-style-type: none"> <li>100% employer paid.</li> </ul>   | Upon retirement                   |
|  | <b><u>Canada Pension Plan</u></b>         | The Canada Pension Plan is designed to provide income to retired and disabled workers, and to orphans and surviving spouses of deceased contributors.   | <ul style="list-style-type: none"> <li>Mandatory</li> </ul> | <ul style="list-style-type: none"> <li>50/50 cost shared by employer and employee.</li> </ul>   |                                   |
|  | <b><u>Public Service Pension Plan</u></b> | <p>The Public Service Pension Plan is a defined benefit pension plan that provides you with income at retirement.</p> <p>The amount of retirement income is based on your age, years of pensionable service, and your salary level.</p> | <ul style="list-style-type: none"> <li>Mandatory</li> </ul> | <p><b>YMPE = year's maximum pensionable earnings.</b></p> <p>As of April 1, 2009:</p> <ul style="list-style-type: none"> <li><b>Employer</b> contribution rates are 8.78% of pensionable earnings up to YMPE and 10.28% of pensionable earnings greater than YMPE.</li> <li><b>Employee</b> contribution rates are 7.78% of pensionable earnings up to YMPE and 9.28% of pensionable earnings greater than YMPE.</li> <li>YMPE for 2010 is \$47,200.</li> </ul> | Normal retirement age – 55 years. |

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| <b>O<br/>T<br/>H<br/>E<br/>R</b> | <p><b><u>Employee and Family Assistance Program (EFAP)</u></b></p> <p>Offers confidential counselling services designed to assist you and your family to resolve problems that affect your personal lives and in some cases your job performance.</p> | <p>The assessment, counselling and/or referral service is provided at no cost to eligible employees and family members who normally reside with the employee.</p> <p>Service level is determined by professional assessment of need, through a strong focus on individual assessment and goal-setting.</p> | <ul style="list-style-type: none"> <li>Optional</li> </ul>  | <ul style="list-style-type: none"> <li>100% employer paid.</li> </ul>  | <p>Starts immediately for all active eligible employees.</p>  |
|                                  | <p><b><u>Employment Insurance (EI)</u></b></p> <p>Provides income if you are laid off due to work shortages, not working due to pregnancy, or illness/injury where sick pay is not available.</p>   | <p>Benefits are earnings related – based on insurable hours/ earnings with a maximum contribution.</p>   | <ul style="list-style-type: none"> <li>Mandatory</li> </ul> | <ul style="list-style-type: none"> <li>50/50 cost shared by employer and employee (up to a yearly maximum).</li> </ul> | <p>No waiting period – clock starts ticking from date of employment.</p>  |
|                                  | <p><b><u>Workers' Compensation</u></b></p> <p>Provides compensation for lost income, health care and other costs when you sustain an occupational illness or injury.</p>  | <p>Benefits are earnings related – 90% of net wages and 100% of claim related medical (subject to a maximum), less any voluntary deductions.</p>   | <p>Automatic</p>  | <ul style="list-style-type: none"> <li>100% employer paid.</li> </ul>  | <p>Wage loss benefits (STIIP, LTD, EI, WCB)– next day coverage.</p> <p>Health benefits – same day coverage.</p> |

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| <b>S<br/>A<br/>V<br/>I<br/>N<br/>G<br/>S</b> | <p><b><u>Deferred Salary Leave Program (DSLPP)</u></b></p> <p>Program carrier: Group Retirement Services</p> | Allows you to defer up to one-third of your salary to finance a future leave without pay.  | <ul style="list-style-type: none"> <li>Optional</li> <li>Approval from your supervisor is required</li> </ul> | <ul style="list-style-type: none"> <li>100% employee paid.</li> </ul> | Contributions begin upon application. |
|  | <p><b><u>Payroll Savings Plan (aka. Canada Payroll Savings Program)</u></b></p>                              | Allows you to put a little money aside on a regular basis as part of your savings plan.  | <ul style="list-style-type: none"> <li>Optional</li> </ul>  | <ul style="list-style-type: none"> <li>100% employee paid.</li> </ul> | Contributions begin upon enrolment.   |
|  | <p><b><u>Registered Retirement Savings Plan (RRSP)</u></b></p>   | <p>Allows you to defer tax on money to be used for retirement.</p> <p>Contribution limits for RRSPs are based on income and are tax deductible at the time of deposit.</p> | <ul style="list-style-type: none"> <li>Optional</li> </ul>  | <ul style="list-style-type: none"> <li>100% employee paid.</li> </ul> | Contributions begin upon enrolment.   |

**\*\*Eligibility:**

- All regular employees, whether full- or part-time, may choose to be covered in the benefit programs.
- Eligibility criteria for auxiliary employees are outlined in Section 31.9 of the Fifteenth Master Agreement.