
Procedure Title: Employee Life, Health, Disability Insurance Benefits
Policy: 1900-19
Adopted: May 27, 2014
Amended:



POLICY STATEMENT:

The Village of Manville believes it is necessary and advantageous to make insurance benefits available to its permanent employees. To establish how and when Life, Health and Disability Insurance Benefits will be provided to employees.

GUIDELINES AND PROCEDURES:

Full Time Employees:

Extended Health Insurance

The Village shall determine from time to time which insurance company will provide Extended Health Insurance Coverage to its employees.

The plan shall provide:

- 100% reimbursement of prescription drugs
- 100% reimbursement of vision care costs up to a maximum of \$250 every two years
- Other eligible coverage including such areas a semi-private hospital accommodation, ambulance and paramedical services and medical devices
- Emergency Out of Country Medical Coverage with a \$1,000,000 per insurance maximum for persons under age 65 which will be in effect for the first 60 days of travel out of country

Participation in the Extended Health Insurance Coverage is a mandatory term of employment for all employees in full time permanent positions upon successful completion of their probation.

Employees may be exempted from participation in Extended Health Insurance Coverage if they can demonstrate that they have equivalent coverage under their spouse's group coverage.

An employee who, immediately prior to the commencement of employment in a full time permanent position, was a contract employee of the Town shall commence participation in Extended Health Insurance Coverage immediately upon commencement of employment in the full time permanent position, provided that the period of employment in the contract position was greater than three months. Otherwise, participation shall begin in three months.

The Village shall contribute 100% towards the cost of each participating employee's Extended Health Insurance Premiums.

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The Extended Health Insurance monthly premiums shall be paid one month in advance of the effective coverage month.

The Village shall not carry terminated or retired employees on its Extended Health Insurance Coverage.

The Village shall contribute 100% of the costs of each participating employee's Extended Health Insurance premiums while an employee is qualified for short term disability under the Short Term Disability Plan.

The Village will be registered in a Retiree Benefit Plan that provides optional enrollment for extended health and vision care to retired employees, age 55 or older.

Dental Care

Village Council shall determine from time to time which insurance company will provide Dental Care Coverage to its employees.

Participation in Dental Care Group Coverage is a mandatory term of employment for all employees in full time permanent positions upon successful completion of their probation.

Employees may be exempted from participation in Dental Care Group Coverage if they can demonstrate that they have equivalent coverage under their spouse's group coverage.

An employee who, immediately prior to the commencement of employment in a full time permanent position, was a contract employee of the Village shall commence participation in Dental Care Group Coverage immediately upon commencement of employment in the full time permanent position, provided that the period of employment in the contract position was greater than three months. Otherwise, participation shall begin in three months.

The Village shall contribute 100% towards the cost of each participating employee's Dental Care premiums.

The Dental Care Group monthly premiums shall be paid one month in advance of the effective coverage month.

The Village shall not carry terminated or retired employees on its Dental Care Group Coverage.

The Village shall contribute 100% towards the costs of each participating employee's Dental Care premiums while an employee is qualified for short term disability under the Short Term Disability Plan.

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The Village will be registered in a Retiree Benefit Plan that provides optional enrollment for dental care to retired employees, age 55 or older.

Short Term Disability Plan

Village Council shall determine from time to time which insurance company will provide Short Term Disability Coverage to its employees.

The plan shall provide non-taxable short term disability coverage of 75% of an employee's wage or salary, to a maximum of \$750 per week, to an employee who is off work due to illness or injury from the first day of accident or hospitalization, or on the eighth day of illness, for a maximum period of seventeen weeks.

Participation in Short Term Disability Coverage is a mandatory term of employment for all employees in full time permanent positions upon successful completion of their probation.

An employee who, immediately prior to the commencement of employment in a full time permanent position, was a contract employee of the Village shall commence participation in Short Term Disability Coverage immediately upon commencement of employment in the full time permanent position, provided that the period of employment in the contract position was greater than three months. Otherwise participation shall begin in three months.

The Employee shall pay 100% of the cost of the premiums for participation in the Short Term Disability Plan Coverage.

The employee's cost of the Short Term Disability Plan monthly premiums shall be deducted one month in advance of the effective coverage month from his/her month end pay cheque.

The Village shall not carry terminated or retired employees on its Weekly Indemnity Benefits Group Coverage.

The Village shall contribute 100% towards the costs of each participating employee's Short Term Disability premiums while an employee is qualified for short term disability under the Short Term Disability plan.

Long Term Disability

Village Council shall determine from time to time which insurance company will provide Long Term Disability Group Coverage to its employees.

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The plan shall provide a taxable income replacement of three quarters of an employee's wage or salary to an employee who is off work due to illness or injury after seventeen weeks from the first day of accident or illness.

Participation in Long Term Disability Group Coverage is a mandatory term of employment for all employees in full time permanent positions upon successful completion of their probation.

An employee who, immediately prior to the commencement of employment in a full time permanent position, was a contract employee of the Village shall commence participation in Long Term Disability Group Coverage immediately upon commencement of employment in the full time permanent position, provided that the period of employment in the contract position was greater than three months. Otherwise, participation shall begin in three months.

The Employee shall pay 100% of the premiums for participation in the Long Term Disability Group Coverage.

The Village shall not carry terminated or retired employees on its Long Term Disability Group Coverage.

The employee's cost of the Long Term Disability Group Coverage monthly premiums shall be deducted one month in advance of the effective coverage month from his/her month end pay cheque.

The Long Term Disability Group Coverage Premiums shall include a 'waiver of premium' provision. Upon approval of a claim, premiums for Long Term Disability will not be due for the duration of the disability. Premiums must be remitted during the elimination period and until such a time as the employee receives notification of a waiver.

Life and Accidental Death and Dismemberment Insurance

Village Council shall determine from time to time which insurance company will provide Life and Accidental Death and Dismemberment Group Insurance Coverage to its employees.

The plan shall provide a life insurance of twice an employee's basic annual wage or salary, and an additional amount of insurance in the event of accidental death or dismemberment with the principal sum equivalent to the employee's basic life insurance.

Participation in Life and Accidental Death and Dismemberment Group Insurance is a mandatory term of employment for all employees in full time permanent positions upon successful completion of their probation.

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An employee who, immediately prior to the commencement of employment in a full time permanent position, was a contract employee of the Village shall commence participation in Life and Accidental Death and Dismemberment Group Insurance immediately upon commencement of employment in the full time permanent position, provided that the period of employment in the contract position was greater than three months. Otherwise, participation shall begin in three months.

The Village shall contribute 50% of the cost of the employees' Life and Accidental Death and Dismemberment Group Insurance Premiums.

The Life and Accidental Death and Dismemberment Insurance monthly premiums shall be paid one month in advance of the effective coverage month.

The Village shall contribute 100% towards the costs of each participating employee's Life and Accidental Death and Dismemberment Group Life Insurance premiums while an employee is qualified for Short Term Disability.

The Village shall not carry terminated or retired employees on its Life and Accidental Death and Dismemberment Group Insurance.

The Village will be registered in a Retiree Benefit Plan that provides optional enrollment for life insurance to retired employees aged 55 or older.

Dependent Life Insurance

Village Council shall determine from time to time which insurance company will provide Dependent Life Insurance Coverage to its employees.

Participation in Dependent Life Insurance Coverage is optional for all employees in full time permanent positions upon successful completion of their probation.

An employee who, immediately prior to the commencement of employment in a full time permanent position, was a contract employee of the Village shall commence participation in Dependent Life Insurance immediately upon commencement of employment in the full time permanent position, provided that the period of employment in the contract position was greater than three months. Otherwise, participation shall begin in three months.

For each participating employee the Village shall contribute 50% of the cost of his/her Dependent Life Insurance Coverage premiums.

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The Village shall contribute 100% towards the costs of each participating employee's Dependent Life premiums while an employee is qualified for short term disability under the Short Term Disability plan.

The Dependent Life Insurance monthly premiums shall be paid one month in advance of the effective coverage month.

Optional Life Insurance and Optional Spousal Life Insurance

Employees may purchase Optional Life Insurance and Optional Spousal Life Insurance upon successful completion of their probation.

The employee shall pay 100% of the cost of the Optional Life and/or Optional Spousal Life Insurance premiums.

The employee's cost of the Optional Life Insurance monthly premiums shall be deducted one month in advance of the effective coverage month from his/her month end pay cheque.

The Village shall not carry terminated or retired employees on its Optional Life Insurance Coverage.

The Village will be registered in a Retiree Benefit Plan that provides optional enrollment for additional life insurance to retired employees aged 55 or older if the retiree wants to convert their existing coverage to an individual policy.

Optional Critical Illness

Employees may purchase Optional Critical Illness Insurance and/or Optional Spousal Critical Illness Insurance upon successful completion of their probation.

The employee shall pay 100% of the cost of the Optional Critical and Optional Spousal Critical Illness Insurance premiums.

The employee's cost to the Optional Critical Illness Insurance monthly premiums shall be deducted one month in advance of the effective coverage month from his/her month end pay cheque.

The Village shall not carry terminated or retired employees on its Optional Critical Illness Insurance Coverage.

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Part time Permanent employees

The Village of Mannville will not provide health or insurance benefits to part time permanent employees at this time.

Casual/Temporary employees

The Village of Mannville will not provide health or insurance benefits to casual or temporary employees.

Responsibilities

New employees, whose previous employment included insurance under the AMSC Benefit Plan, must provide documentation and notice of said qualification for benefits within 14 days of employment.