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Policy Title <b>EMPLOYEE BENEFITS</b>		

Council Resolution No. 110-03      Date: February 25, 2003	<i>[Signature]</i>	CC <i>[Signature]</i>	Cross Reference	Effective February 25, 2003
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**PURPOSE**

Parkland County provides employee benefits as an integral part of a total compensation plan designed to attract and retain the skilled staff necessary to achieve its goals.

**POLICY**

Parkland County provides benefits as specified in collective agreement(s), benefits or in the Terms and Conditions Guide for Non-Union Employees. Benefits include Alberta Health Care, Supplementary Health Plans, Dental Plans, insurances and pension plan to all eligible employees.

Where a collective agreement varies from the provisions of this policy, the collective agreement reference prevails.

**PROCEDURE**

Parkland County establishes the administrative provisions for each of the benefit plans in conjunction with the carriers including (but not limited to): eligibility, waiting periods, commencement and termination of coverage.

**1. ELIGIBILITY**

- a. Full-Time permanent employees, and Part-Time permanent employees (who are scheduled to work at least 15 hours per week) are eligible for benefits, with the exception of Long Term Disability, where eligibility is 20 hours per week.
- b. Temporary employees are not eligible for benefits.
- c. Returning seasonal employees who work a minimum of 25 hours per week, and are employed for a minimum of six months of the year may be eligible for benefits except according to the carrier's terms.
- d. Casual employees are not eligible for benefits.

Parkland County will also adhere to any eligibility criteria as established by the benefit provider(s).

**2. SERVICE CONTRACTS**

Staff covered under an individual Employment Services Contract may be covered if their contract is for at least one year and eligibility for benefits is outlined in their contract. Coverage for this group is limited to Group Life Insurance, AD&D, Alberta Health Care, Supplementary Health and Dental plans. Coverage is not available for staff covered under any other type of contracted services, including consulting services.

**3. PARTICIPATION**

The basic plan is compulsory for all eligible employees and includes:

- a. Basic Life Insurance
- b. Basic Accidental Death & Dismemberment Insurance (AD&D)

- c. Long Term Disability Insurance (LTD)
- d. Supplementary Health, Dental and Alberta Health Care unless the employee is covered under spousal plan(s) and provides the name and group number of such plan(s).
- e. Voluntary plans include: Payroll deductions for Optional Accidental Life Insurance, and Optional R.R.S.P. and Savings.
- f. Parkland County may revise the participation guidelines, according to criteria established by the benefit provider(s).

#### 4. COST SHARING

Basic Plan premiums are paid 85% by Parkland County and 15% by the employee. The Voluntary Plans premiums are 100% paid by the employee.

#### 5. COVERAGE

The benefit plan coverage for employees is outlined in the enrollment kit provided to employees by payroll, containing the appropriate documentation on or before their first day of coverage.

#### 6. ALBERTA HEALTH CARE

Eligible employees must participate in Parkland County's Alberta Health Care Group plans unless they are covered under another group plan. Enrollment and administration of the plan is according to the Group Administrator's Handbook published by the Alberta Health Care Insurance Plan.

#### 7. SUPPLEMENTARY HEALTH AND DENTAL PLANS

Supplementary Health and Dental Plans are provided to eligible employees according to the provisions outlined in the enrollment kit provided to employees by payroll, containing the appropriate documentation on or before their first day of coverage. Eligible employees must participate in these plans unless they can show proof of alternate coverage under a spousal plan. Details of the coverage and premium amounts are available from payroll.

#### 8. ENROLLMENT

- a. Payroll provides employees with information regarding the appropriate documentation on or before their first day of coverage, and ensures eligible employees are enrolled and maintained on the appropriate benefit plans.
- b. An opted out employee is allowed to enroll in the plans at a later date only if they provide proof of loss of their alternate coverage within 30 days of the loss.
- c. Employees with single or family coverage must retain the same level of coverage for both health and dental plans. Employees with dependents may be allowed to elect single coverage with documented proof that their dependents have other coverage.

Parkland County will also adhere to any enrolment criteria as established by the benefit provider(s).

#### 9. DEFINITION OF DEPENDENTS FOR HEALTH & DENTAL PLANS

Dependents covered under these plans are:

- a. **Spouse:** The person to whom the employee is legally married, or a partner who has cohabited with the employee for a minimum of twelve (12) consecutive months and throughout this period has been publicly represented as the employee's spouse.
- b. **Child:** Children less than twenty-one (21) years of age who are unmarried, including adopted children, stepchildren, foster children and wards of the government who are financially dependent on the employee.

- c. Unmarried children twenty-one (21) years of age or older who are financially dependent upon the employee because of infirmity, either physical or mental.
- d. Unmarried children less than twenty-five (25) years of age in full time attendance at an accredited educational institute.
- e. *A "Dependency Declaration" is required for common-law spouses when enrolling in the plan and on an annual basis for dependent children over 21.*

Parkland County will also adhere to any definition criteria as established by the benefit provider(s).

#### **10. COORDINATION OF BENEFITS**

An employee may choose to take coverage through a Parkland County plan in addition to a spousal plan in order to coordinate coverage. This enables the employee to receive up to 100% of the cost of covered expenses by accessing both plans. Guidelines for Coordination of Benefits are those outlined by the Insurance industry as follows:

- a. Both partners must take family coverage.
- b. The employee and spouse each use their own plan as "primary" payer for their own claims. Claims are then forwarded to the spouse's or "secondary" plan.
- c. Dependent claims are forwarded first to the plan of the parent who has the earliest birth date (day and month) in the year.
- d. An employee who participates in a plan in order to coordinate benefits may not "opt out" at a later date. Termination from the plan will occur only at the time of change to ineligible status or termination of employment.

Parkland County will also adhere to any coordination of benefits criteria as established by the benefit provider(s).

#### **11. WAITING PERIOD**

Employees become members in the pension plan on their commencement date. For the Life Insurance, AD&D Insurance, and Long Term Disability Insurance, coverage begins one month from their commencement date. Alberta Health Care coverage starts the month of the employee's commencement or the next month following, as arranged with the employee through payroll. Coverage begins one month from the commencement date for Supplementary Health and Dental Care plans.

Parkland County will also adhere to any waiting period criteria as established by the benefit provider(s).

#### **12. EFFECTIVE DATE OF COVERAGE**

Coverage takes effect on the later of:

- a. the first day of employment that the employee is actively at work,
- b. the day following the end of any waiting period,
- c. the date any required evidence of insurability is required (for Voluntary plans.)

Parkland County will also adhere to any criteria as established by the benefit provider(s) for effective date of coverage.

#### **13. TERMINATION OF COVERAGE**

Coverage terminates on the earliest of the following:

- a. the date the employee's service terminates (*for the Insurance, Extended Health, and Dental plans*),
- b. the end of the month in which the employee's service terminates (*for Alberta Health Care*),

- c. the date the employee's employment status changes so that they are no longer eligible for coverage,
- d. the date the employee fails to pay their share of any required premiums,
- e. the employee's 70th birthday,
- f. the date the policy terminates.

Coverage for dependents ends as above or the earlier of:

- a. the date the employee's insurance ends,
- b. the date dependents no longer qualify as dependents under these plans.

Parkland County will also adhere to any criteria as established by the benefit provider(s) for termination of coverage.

## 14. DEFINITIONS – EMPLOYEE STATUS

### **Permanent**

A position that has been designated as ongoing, and with no foreseeable end date to the duties, tasks and responsibilities outlined in the job description. These positions are established by Council as part of the employee complement in accordance with policy HR 008 – Employee Complement, Recruitment and Selection. These employees may also be referred to as having "Regular" status.

### **Full-Time (Permanent or Regular)**

An employee who works on a full-time basis, in a position that is anticipated to be ongoing. (Refer policy HR 012 - Hours of Work and Overtime for an outline of full-time hours).

### **Part-Time (Permanent or Regular)**

An employee who works less than full-time hours, in a position that is anticipated to be ongoing. ((Refer policy HR 012 - Hours of Work and Overtime for a definition of part-time hours).

### **Temporary, (Full-time or Part-time)**

An employee who is hired on temporary basis, for a full or part-time position for a specific job of more than three months; or replaces a permanent employee on leave, where the leave is expected to be in excess of three months. The work is for a predetermined period of time, with an anticipated end-date.

### **Seasonal**

An employee who works in a position that is regularly scheduled for a period of five continuous months, but less than twelve months on a year-to-year basis.

### **Casual**

A person who works on a call-in basis, and is not regularly scheduled; or is regularly scheduled for a period of three months or less for a specific job, or relieves for an absence the duration of which is three months or less.

### **NOTE:**

For the purposes of determining benefits eligibility, a part-time employee must be regularly scheduled for a minimum average of 15 hours per week.