**The Salvation Army**

**Women’s Counselling Centre**

**POLICIES & PROCEDURES MANUAL**

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| Section: | Human Resources |
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| Date Created: | June 2009 |
| Date Reviewed: | July 2017 |
| Authority: | Director |

# Medical Benefits

**Policy:**

It is the policy of The Women’s Counselling Centre that employees are to be enrolled as members in the Salvation Army’s Group Insurance plan as long as they met the eligibility criteria of the policy.

**Procedure:**

See the “Taking Care” booklet for complete details of what coverage is available to employees and the eligibility criteria for each type of coverage. Below is some basic information about the plan:

**Eligibility.** All new permanent employees having completed three months of active employment and working 25 hours a week must participate in all core elements of the program except Long Term Disability (LTD). In addition, employees working 30 hours or more per week must participate in the LTD program.

**Eligible dependents** can be covered under the couple/family plan at additional cost to employees.

**Coverage begins** on your eligibility date and will remain in effect until the next re-selection of benefits. If you are away from work because of an illness or injury on the date you would have become covered for benefits, your coverage will take effect when you return to work. If your dependent (other than a newborn child) is in the hospital on the date his/her coverage would otherwise begin, the coverage will begin when the dependent is released from hospital.

**Coverage ends** for you and your dependents as indicated in the chart below. If you are temporarily laid off, coverage will cease at the end of the month following the month in which you were laid off. In the event of a strike or lockout, coverage may be continued at your employer’s discretion, until the end of the month following the month in which employment is interrupted. Continuation of coverage in these situations would be at your expense. In the case of disability, coverage will be continued for a limited time period. Check with your local administrator. If you or a dependent die within 31 days of your employment terminating, the applicable death benefit would be payable. End of employment is your last day worked or last day of notice.

**Benefit Termination Age**

**Medical Benefits Policy Cont’d**

**Health** (excluding Nursing Care) Age 70 or prior retirement

**Nursing Care** First day of the calendar year coincident with or next following the employee's 65th birthday

**Out-of-Province Emergency Care** Age 65 or prior retirement (under Option 1 only)

**Dental Care** Age 70 or prior retirement

**Long Term Disability** Age 65

**Employee Basic Life** Age 70 or prior retirement

**Employee Optional Life** Age 65 or prior retirement

**Spousal Optional Life** Date employee attains age 70 or prior retirement or the date the spouse attains age 65, whichever is earlier

**Children's Optional Life** Date employee attains age 70 or prior retirement

**Basic AD&D** Age 70 or prior retirement

**Voluntary AD&D** Retirement

**Default Coverage**. Permanent employees who commence employment after April 1, 1997, will be required to enrol within 31 days of their eligibility for the following minimum coverage:

**Benefit Coverage**

**Health Care** Core – Single (unless alternative coverage is available through your spouse)

**Dental Care** Core – Single (unless alternative coverage is available through your spouse)

**Long Term Disability** 50% of monthly earnings

**Basic Group Life** 1 x annual earnings

**Basic Accidental Death & Dismemberment** 1 x annual earnings

**If you select an optional benefit**, for which you are required to pay additional premium, you must participate in the benefit until the next re-selection of benefits (this is called the lock-in period). This means that you cannot change your benefit selections (move up or down a level) for 2 years unless there is an eligible change in your dependent status. Please note that premium rates may change during your lock-in period.