

POLICY NO:	PE 016
POLICY TITLE:	AMSC BENEFIT SERVICES
DEPARTMENT:	PERSONNEL
APPROVAL DATE:	60-09-97 (September 1997)
REVISION DATE:	23-01-98; 31-11-99; 34-04-00; 07-04-01; 16-04-02; 36-04-02; 07-12-08; 19-03-09; 34-12-12; 31-01-14 (January 7, 2014)
REVIEW DATE:	

Policy:

County Council provides enrolment in the AMSC Benefit Services to all County employees meeting the requirements as stipulated under each category. Enrolment in the AMSC Benefit Services is a condition of employment for those employees that meet the requirements. The only exception will be proof of coverage through a spouse on another plan.

Eligible employees are required to provide payroll with the completed forms to enable them to be enrolled within the thirty-one (31) day window. If completed forms are not provided, the employee risks being a late applicant and late entrant provisions will apply.

AMSC requires premiums while an employee is ill and serving the elimination period for Long Term Disability coverage. The County shall continue to pay the employer portion of AMSC premiums from the first eligible sick day to the date Long Term Disability coverage is in effect; or in the case of a seasonal employee, the County shall continue to pay the employer portion of AMSC premiums until the date of normal layoff.

Guidelines:

Basic Group Life Insurance

1. All County Employees meeting the requirements under Employment Classification for Permanent Full-time, Permanent Part-time (working 20 hours or more per week), Permanent Seasonal, Temporary Term Employees shall enrol in the Life Insurance coverage.
2. New employees will be required to serve a three (3) month waiting period before being enrolled. On completion of the probation period, the new employee must be actively at work to commence benefit coverage.
3. The amount of coverage will be equal to two (2) times annual salary rounded upwards to the nearest thousand if not already an even thousand. The minimum and maximum coverage will be the amount set out in the Administration Manual.
4. Annual salary used for employees paid by the hour, will be regular hours per day x 5 days per week x 52 weeks per year x hourly amount.

5. Premiums required will be determined by the Schedule of Rates supplied by the AMSC Benefit Services.
6. The County will pay 83% of the premium beginning January 1, 2013 and 85% beginning January 1, 2014.
7. Application for waiver of premiums can be made if an employee becomes disabled.
8. The portion of premium paid by the County will be considered a taxable benefit for the employee and will appear on the T4 as such.

Accidental Death & Dismemberment

1. All County Employees meeting the requirements under Employment Classification for Permanent Full-time, Permanent Part-time (working 20 hours or more per week), Permanent Seasonal, Temporary Term shall enrol in the Accidental Death & Dismemberment coverage.
2. New employees will be required to serve a three (3) month waiting period before being enrolled. On completion of the probation period, the new employee must be actively at work to commence benefit coverage.
3. The principal sum (the amount for which an insured person is covered at the time of the accident) will be exactly the same as the Basic Group Life coverage.
4. Payment for losses will be according to the Schedule of Losses in the Administration Manual.
5. Premiums required will be determined by the Schedule of Rates supplied by the AMSC Benefit Services.
6. The County will pay 83% of the premium beginning January 1, 2013 and 85% beginning January 1, 2014.
7. Application for waiver of premiums can be made if an employee becomes disabled.

Long Term Disability

1. All County Employees meeting the requirements under Employment Classification for Permanent Full-time, Permanent Part-time (working 20 hours or more per week), Temporary Term shall enrol in the Long Term Disability coverage. Permanent Seasonal employees and elected officials **do not** qualify for Long Term Disability coverage.
2. New employees will be required to serve a three (3) month waiting period before being enrolled. On completion of the probation period, the new employee must be actively at work to commence benefit coverage.
3. Upon approval of a Long Term Disability Claim, premiums for LTD are waived for the duration of the disability. Premiums are required until the disabled employee is notified of the waiver.
4. The monthly benefit payment will be seventy-five percent (75%) of the employee's monthly pre-disability earnings. The monthly benefit amount is taxable income.
5. An approved Long Term Disability claim can be paid until age sixty-five (65), recovery or death, whichever occurs first.
6. Premiums required will be determined by the Schedule of Rates supplied by the AMSC

Benefit Services.

7. The County will pay 83% of the premium beginning January 1, 2013 and 85% beginning January 1, 2014.
8. In the event an employee remains totally disabled beyond two (2) years, the County will terminate the disabled employee.

Medicare Supplement

1. All County Employees meeting the requirements under Employment Classification for Permanent Full-time, Permanent Part-time (working 20 hours or more per week), Permanent Seasonal, Temporary Term shall enrol in the Medicare Supplement coverage.
2. New employees will be required to serve a three (3) month waiting period before being enrolled. On completion of the probation period, the new employee must be actively at work to commence benefit coverage.
3. Premiums required will be determined by the Schedule of Rates supplied by the AMSC Benefit Services.
4. The County will pay 83% of the premium beginning January 1, 2013 and 85% beginning January 1, 2014.
5. Eligible claims will be in accordance with the Administration manual.
6. **No waiver of premium applies if an employee qualifies for Long Term Disability benefits.**
7. Should an employee choose to continue Medicare coverage while on Long Term Disability, the employee will be responsible for 100% of the premium unless:
 - a. **the disability is the direct result of an injury or illness related to his/her job and a claim has been filed and approved by the Workers' Compensation Board.**
 - b. **When the above requirement is met, the County will continue to pay their share of premiums.**

Dental Care

1. All County Employees meeting the requirements under Employment Classification for Permanent Full-time, Permanent Part-time (working 20 hours or more per week), Permanent Seasonal, Temporary Term shall enrol in the Dental coverage.
2. New employees will be required to serve a three (3) month waiting period before being enrolled. On completion of the probation period, the new employee must be actively at work to commence benefit coverage.
3. Premiums required will be determined by the Schedule of Rates supplied by the AMSC Benefit Services.
4. The County will pay 83% of the premium beginning January 1, 2013 and 85% beginning January 1, 2014.
5. Eligible treatment will be in accordance with the Administration manual.
6. **No waiver of premium applies if an employee qualifies for Long Term Disability benefits.**

7. Should an employee choose to continue dental coverage while on Long Term Disability, the employee will be responsible for 100% of the premium unless:
 - a. **the disability is the direct result of an injury or illness related to his/her job and a claim has been filed and approved by the Workers' Compensation Board.**
 - b. **When the above requirement is met, the County will continue to pay their share of premiums.**

Dependent Life Insurance

1. Dependent Life Insurance is available to employees under age 65 and covered under Basic Group Life Insurance.
2. The employee is the beneficiary for this benefit.
3. Dependent Life coverage provides a lump sum benefit to the insured employee in the event of death of an insured dependent from any cause.
4. The same rules apply for waiver of premium, in the event of Long Term Disability of the insured employee, as apply to Basic Group Life Insurance.
5. Dependent Life Insurance may be converted to an individual policy on termination of employment.
6. This is a mandatory benefit if the employee has a dependent and the employee will pay 100% of the required premium.

Employee Assistance Program

The Employee Assistance Program is administered by a company called Warren Shepell. This program is a voluntary, confidential counselling and information service. Listed below, is the criteria for coverage:

1. All employees covered by Long Term Disability are eligible and will participate in EAP.
2. The plan covers employees and immediate family members (those registered in the County benefit program as being dependents).
3. The usage of this program is confidential and no one is informed that an employee is using it. The County cannot contact the EAP provider to obtain any information on who is using the plan.
4. The County does not cover any cost of premiums. The employee pays 100% of premiums.
5. As a participant in the EAP, the Long Term Disability premium is reduced by 5%.

Health Spending Account (HSA) (March 1, 2014)

All County Employees covered under the AMSC Benefit Services are eligible to access the Health Spending Account (HSA). A basic outline of this coverage includes:

1. Maximum amount available per family, per year is \$200
2. Benefit year runs from January 1 to December 31 each calendar year
3. Any unused portion can be carried into the second year but will be forfeited if it remains

unused after the second year.

4. Eligible expenses incurred by an employee or a dependent must qualify as an expense in accordance with Section 118.2(2) of the Income Tax Act of Canada excluding any such expense, or portion of such expense, payable under any other private or government plan. A list of the eligible expenses is available on the Canada Revenue Agency website.
5. Proof of Claim must be received by Sun Life no later than 180 days after the end of the benefit year during which a person incurs the eligible expense.
6. The County of Vermilion River pays 100% of the cost of this coverage.

Guaranteed Critical Illness

All County Employees meeting the requirements under Employment Classification for Permanent Full-time, Permanent Part-time (working 20 hours or more per week), Permanent Seasonal, Temporary Term may purchase coverage. Spouses are also allowed to purchase this coverage. This is an optional benefit and the employee pays 100% of the premium.

Optional Critical Illness

All County Employees meeting the requirements under Employment Classification for Permanent Full-time, Permanent Part-time (working 20 hours or more per week), Permanent Seasonal, Temporary Term may purchase coverage. Spouses are also allowed to purchase this coverage. Employees and their spouse can each apply for coverage in units of \$25,000 to a maximum of \$300,000. This is an optional benefit and the employee pays 100% of the premium.

Optional Life Insurance

All County Employees meeting the requirements under Employment Classification for Permanent Full-time, Permanent Part-time (working 20 hours or more per week), Permanent Seasonal, Temporary Term may purchase coverage provided they are covered under the Basic Group Life Benefit. Coverage is in units of \$10,000 to a maximum of \$300,000. This is an optional benefit and the employee pays 100% of the premium.