



MANUAL: HUMAN RESOURCES

NUMBER: VII-50

CATEGORY: COMPENSATION & BENEFITS

TITLE: **EMPLOYEE BENEFITS PROGRAM**

PAGE:1 OF 3

ISSUED BY: EXECUTIVE COMMITTEE

DATE: November 14, 1988

REFERENCE:

REVIEWED/REVISED: 92-Sept-29,
01-June-26, 01-Aug-27, 06-Oct-10;
07-Mar-21; 08-Oct-01; 09-May-14

POLICY

Grey Bruce Health Services provides a comprehensive benefits program to eligible staff that is competitive with industry standards and in keeping with collective agreement settlements.

APPLICATION:

Permanent full time non-union employees. See applicable collective agreement for union employees.

All staff other than permanent full time including temporary, part time and casual, will receive 13% in lieu of benefits or 9% if enrolled in the pension (HOOPP).

PROCEDURES

Benefit Coverage

Enrolment in the Hospital's benefit program is mandatory for permanent full time employees and includes enrolment in the following benefit coverage:

- Semi-Private Hospital Insurance*
- Extended Health Care*
- Dental Care*
- Hospital's of Ontario Group Life Insurance (HOOGLIP)
- Hospital's of Ontario Disability Income Plan (HOODIP, Part A -Short Term Sick Plan & B – Long Term Disability, (LTD))
- Pension Plan (HOOPP)

*Employees may be exempted from enrolment with supporting documentation of similar coverage through a spouse.

Voluntary Benefits

The following benefits are offered to full time employees. Enrolment is voluntary and premiums are 100% paid by the employee:

- Custom Voluntary life insurance
- Accidental Death and Dismemberment Insurance (AD&D)



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Benefit Plan Details

Full Benefit coverage and plan details are available through Human Resources and are posted on the Hospital's intranet.

Premium Cost Sharing

Premiums are paid on the following cost sharing arrangement:

Benefit Plan	Employer	Employee
Semi-Private Coverage	100%	
Extended Health Care	75%	25%
Dental Care	75%	25%
HOGLIP	100%	
HOODIP Part A & B	100%	
HOOPP	Matches 126% of employee premium	As per HOOPP Policy

Qualifying Period

New Employee

Coverage begins for a new employee the first of the month following three (3) months of full time employment.

Employee Transfer to Full Time

Employees who transfer are eligible for coverage the first of the month having completed three (3) months of service with the Hospital. For clarification, previous service in part time and casual status will be included in determining eligibility for benefits.

Employees electing not to enroll in the benefit program on the qualifying date will be subject to waiting periods, supporting medical documentation and limitations on benefit coverage as per the plan policies.

Leaves of Absences and Sick Leave

Employees may elect to continue benefit coverage during an approved leave of absence and will be responsible for 100% of the cost of the benefit premium.

Cost sharing arrangements will be continued as per the table above for pregnancy and parental leaves, pre-paid leaves of absence and while on an approved sick leave.



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Termination of Benefit Coverage

Transfer from Permanent Full Time

Upon transfer out of permanent full time status, coverage for semi-private, extended health, dental care and HOOGLIP ceases on the last day of the month following premium deduction. HOODIP, Part A & B coverage ceases on the date of transfer. HOOPP benefit may continue as a part time/casual employee.

Active employees may continue benefit coverage for semi-private, extended health care and dental until the last day of the month following reaching age 70 at which time coverage ceases. Dental coverage ceases at age 70. Benefit coverage for HOOGLIP and HOODIP, Part B cease on the date of reaching age 65. Participation in the pension (HOOPP) may continue to age 70.

Termination of Employment

Coverage for semi-private, extended health, dental care and HOOGLIP ceases on the last day of the month following premium deduction. HOODIP, Part A & B coverage ceases the date of termination.

Benefit Coverage Upon Retirement

Retiring employees may elect at the time of retirement to continue their current benefit coverage for semi-private, extended health care and dental care to age 65. Benefit enrolment for additional coverage or changes to coverage, ie. Single to family coverage cannot be made after retirement. HOOGLIP, HOODIP, Part A & B and HOOPP coverage terminate on the last day of employment.

The cost sharing of premiums will continue for retired employees.

It is the responsibility of the retired employee to submit regular payment for benefit premiums to the payroll office. Failure to make premium payments as requested by the Hospital will result in the termination of benefit coverage.