Group Benefit Plans

1. Subject: Group Benefit Plans

2. General Policy Statement

2.01 The University will provide a level of insured benefits to its Employees that is fair, equitable and complementary to the overall compensation plan. In all cases, an Employee's eligibility for or entitlement to a particular benefit referred to in this Policy will be governed by the terms of the individual Plan and any applicable legislation. Where there is conflict between a provision in this Policy and a provision in the Plan or any applicable legislation, the provisions of either of the latter two will prevail.

2.02 When an Employee hired as a Temporary Employee becomes a Continuing Employee in the same position without a break in service, the Employee's service will be considered to be continuous for purposes of Vacation Entitlement, sick leave entitlement, salary progression and service awards and for satisfying any waiting periods required for insured benefits.

3. Responsibility

3.01 Human Resources is responsible for

a. administering the benefits program,

b. ensuring adequate orientation of new Employees and registration into various programs/Plans,

c. providing communication of benefits on an ongoing basis,

d. proposing revisions to the benefits program based on the needs of the organization and the Employee.

3.02 Supervisors are responsible for providing an opportunity for an Employee to attend a benefits orientation.

3.03 An Employee is responsible for

a. providing input into the selection of benefits that are suitable to his/her needs,

b. submitting claims for reimbursement to the Plan carrier, where appropriate,

c. providing information on personal status changes,

d. becoming familiar with the Plans and benefits.

4. Health Insurance Plans

4.01 An Employee may apply or re-apply for health insurance coverage for a new Spouse or Dependent, for a Spouse or Dependent who has lost coverage under a Plan, or for the Employee if that Employee has lost coverage under his/her Spouse's Plan provided that such application or re-application is made within sixty (60) days of the event causing the application or re-application.
4.02 The B.C. Medical Services Plan provides medical coverage according to the Medical Services Act and Regulations of B.C.

a. Eligibility -- applicable to a Continuing Employee or Temporary Employee appointed to an Administrative and Professional Staff Position over three (3) months' duration who works twenty-eight (28) hours or more bi-weekly. His/her Spouse or eligible Dependents may also be covered.

b. Entitlement -- the coverage is effective from

   i. the first of the month following the Employee's date of employment, and

   ii. the date the Employee meets the residency requirement established by the B.C. Medical Services Plan.

c. Cost -- the B.C. Medical Services Plan premium is paid 60% by the Employee and 40% by the University. The University's portion is a taxable benefit to the Employee.

4.03 The Extended Health Plan provides reimbursement to the Employee for some costs incurred as a result of illness according to the provisions of the Extended Health Plan contract. The Extended Health Plan brochure should be consulted for further details and instructions.

a. Eligibility -- applicable to a Continuing Employee or Temporary Employee appointed to an Administrative and Professional Staff Position over three (3) months' duration who works twenty-eight (28) hours or more bi-weekly, and the Employee's Spouse and eligible Dependents, provided that the Employee and his/her Spouse and Dependents are enrolled in the Medical Services Plan.

b. Entitlement -- the coverage is effective the first of the month following the Employee's date of employment.

c. Cost -- the Extended Health Plan premium is paid 100% by the University.

4.04 The Dental Care Plan provides dental care coverage according to the insurer’s Dental Mechanic Fee Schedule. The amount of such benefit will not exceed the maximums specified.

a. Eligibility -- available to a Continuing Employee or Temporary Employee appointed to an Administrative and Professional Staff Position over three (3) months' duration who works twenty-eight (28) hours or more bi-weekly. Eligible Dependents as defined by the Plan are also covered if enrolled.

b. Entitlement -- the coverage is effective from the first of the month following a full three months of employment. The Employee must enroll all eligible Dependents as defined by the Plan at the time of application.

c. Cost -- the Dental Care Plan premium is paid 100% by the University. The Employee is responsible for a portion of the dental care costs according to the provisions of the negotiated employment contract.

5. Income Replacement Plans

5.01 The Long Term Disability Plan provides a partial continuation of income (70% of basic regular monthly earnings) if an insured Continuing Employee is totally disabled for an extended period of time if approved by an external medical adjudicator. Benefits are payable from the Long Term Disability Plan carrier after a period of twenty-six (26) weeks on sick leave.

a. Eligibility -- mandatory for a Continuing Employee who works twenty-eight (28) hours or more bi-weekly.

b. Entitlement -- the coverage becomes effective on the first day the Employee is actively at work.
c. Cost -- the Long Term Disability Plan premium is paid 100% by the University. Benefits received are taxable.

d. When a LTD claim is established, the University will, for the duration of the claim, pay both the Employee and Employer share of the premiums for the following benefit Plans in which the Employee is enrolled:

- B.C. Medical Services Plan
- Extended Health Plan
- Dental Plan
- Basic Life Insurance
- Basic Accidental Death & Dismemberment
- Long Term Disability Plan
- Pension Plan.

e. An Employee who is receiving benefits under the LTD claim will not receive salary from the University (other than for rehabilitative employment).

f. An Employee will cease to accrue Vacation Entitlement when on LTD benefits.

g. If at the time of application for LTD benefits, the medical prognosis is that the Employee will be able to return full-time to his/her position within six (6) months then his/her position will be retained.

h. Notwithstanding clause (g) above, the University will not be obliged to retain a position for more than one (1) year following the date of the initial absence.

i. If at any time during the absence, whether during the initial sick leave period or during the LTD absence, the medical prognosis is that the Employee will not likely be able to return to his/her position, then the Employee may be permanently replaced in his/her position.

j. Where an Employee has been replaced as provided in clause (i) above, and if his/her condition improves to the degree that he/she is able to return to work, then

i. he/she must provide a medical report satisfactory to the University which supports the return to work and which identifies any physical or mental limitations, and

ii. the Human Resources Department will assess his/her qualifications and abilities, and

iii. he/she will be placed in the first vacant Continuing Administrative and Professional Staff Position for which he/she is qualified as determined in (ii) above.

iv. If at the time of return to work a vacancy in a Continuing Position does not exist, the Employee may be placed in a Temporary Administrative and Professional Staff Position without prejudice to the application of (iii) above, and

v. he/she will be placed at the same salary step that he/she previously held.

vi. If the Employee cannot be placed, he/she may continue to participate in the University's insured benefit programs by paying both the University and the Employee share of the premiums.

vii. If the Employee has not been placed in a position as outlined in (iii) above and has not been successful in competitions, his/her employment will be terminated one (1) year from the date on which he/she is medically fit to
return to work. Severance pay will be according to Policy AD 10.19 Section 7 Termination of Employment for Non-Culpable Circumstances.

viii. An Employee who refuses a placement or does not cooperate during the placement process will have his/her employment terminated without notice.

k. Where an Employee is unable to establish a LTD claim, but has medical evidence satisfactory to the University supporting his/her ability to return to his/her own position within four (4) months, the Employee may be granted medical leave of absence without pay for this period. If at any time during this period the Employee is able to establish a LTD claim then clauses (g) to (j) above will apply. If the Employee does not return to work by the first working day following the four (4) months’ leave of absence, then his/her employment will be terminated (see Policy AD 10.19 Section 7 Termination of Employment for Non-Culpable Circumstances.

l. Notwithstanding clause (k) above, the University has the discretionary right to supersede Policy AD 10.7 Section 5.01 (k) in exceptional circumstances.

5.02 The Basic Life Insurance Plan provides a lump sum benefit to the beneficiary(s). Insurance coverage is equal to twice a Continuing Employee's Annual Salary rounded to the next multiple of $1,000.

a. Eligibility -- mandatory for a Continuing Employee who works twenty-eight (28) hours or more bi-weekly.

b. Entitlement -- the coverage becomes effective on the first day of the Employee's employment with the University.

c. Cost -- the Basic Life Insurance Plan premium is paid 100% by the University.

5.03 The Accidental Death and Dismemberment Plan provides a benefit of $10,000 to a Continuing Employee's beneficiary. The Accidental Death and Dismemberment Plan brochure should be consulted for amounts regarding dismemberment.

a. Eligibility -- applicable to a Continuing Employee who works twenty-eight (28) hours or more bi-weekly.

b. Entitlement -- the coverage becomes effective on the first day of the Employee's employment with the University.

c. Cost -- the Accidental Death and Dismemberment Plan premium for basic coverage is paid 100% by the University.

d. Additional coverage in multiples of $10,000 to a maximum of $200,000 are available for an Employee and/or family and are paid by the Employee through payroll deduction. Additional coverage becomes effective the first day of the month following application.

5.04 The Optional Life Insurance Plan provides a lump sum benefit to the beneficiary. A Continuing Employee may choose the amount of coverage from a published schedule.

a. Eligibility -- available to a Continuing Employee who works twenty-eight (28) hours or more bi-weekly. An Employee's Spouse is eligible to apply for coverage.

b. Entitlement -- the coverage becomes effective on the date the application is approved by the insurer.

c. Cost -- the Optional Life Insurance Plan premium is paid 100% by the Employee.

5.05 The Accidental Death and Dismemberment Plan provides coverage of up to $150,000 to an Employee for loss resulting from injury while traveling on University business. An Employee on
Professional Development Leave is covered up to $50,000. The aggregate limit for indemnity for each accident will be $2,000,000.

a. Eligibility -- applicable to a Continuing Employee or Temporary Employee appointed to an Administrative and Professional Staff Position over three (3) months' duration. An insured person must be under seventy (70) years of age.

b. Entitlement -- the coverage becomes effective on the first day of the Employee's employment with the University. Business Travel protection provides twenty-four (24) hour coverage when an insured Employee travels on the business of the University.

c. Cost -- the Plan premium is paid 100% by the University.

6. Pension Plan

6.01 The Simon Fraser University Administrative/Union Pension Plan provides pension benefits based on salary and years of service.

a. Eligibility -- mandatory for a Full-time Employee in a Continuing Position. Mandatory for a Part-time Employee in a Continuing Position who has two (2) years' service and works twenty-eight (28) hours or more bi-weekly.

b. Entitlement -- the coverage becomes effective on the first day of the Employee's employment with the University. Vesting rights are immediate.

c. Cost -- the Simon Fraser University Administrative/Union Pension Plan is paid 100% by the University through contributions into a trust fund to finance the basic benefits.

d. Leaving the University -- an Employee who is leaving must indicate his/her choice as to the disposition of the pension benefits. The options should be discussed with the benefits office in Human Resources.

6.02 Voluntary contributions may be made by an Employee to a money-purchase account held in his/her name. The Employee's account will be credited with investment earnings at the net rate earned on the Pension Plan trust fund.

a. Eligibility -- available to members of the SFU Administrative/Union Pension Plan.

b. Entitlement -- commencement and termination of contributions can be decided by the Employee.

c. Cost -- the voluntary contributions are made by the Employee and may be made through payroll deduction.

d. Leaving the University -- an Employee who is leaving must indicate his/her choice as to the disposition of his/her voluntary contributions. The options should be discussed with the benefits office in Human Resources.

7. Miscellaneous Benefits

7.01 The Homeowner's/Tenant's Insurance Plan is an optional service provided by the University to allow a Continuing Employee to purchase homeowner's and tenant's insurance through payroll deduction. An Employee communicates directly with the carrier regarding premiums and claims.

a. Eligibility -- available to Full-time Employees or Part-time Employees in Continuing Positions.

b. Entitlement -- subject to the conditions of each individual policy.
c. Cost -- the Homeowner's/Tenant's Insurance Plan premiums are paid 100% by the Employee.

7.02 Tuition Waiver. See AD 10.12

7.03 APSA Professional Development allowance. See AD 10.11

7.04 Employee and Family Assistance Program (EFAP). The EFAP is a confidential professional assistance program to assist Continuing Employees and their families resolve problems that affect their personal lives and work performance. Contact Human Resources for further information.
   a. Eligibility -- available to Full-time Employees or Part-time Employees in Continuing Positions and their eligible Dependents.
   b. Entitlement -- subject to the conditions of EFAP.
   c. Cost -- the premiums are paid 100% by the University per EFAP agreement guidelines.

7.05 A group Registered Retirement Savings Plan is provided through payroll deduction. Contact Human Resources for further information.