Group Benefit Plans
(Appplies to administrative and professional staff only.)

2. General Policy Statement

Simon Fraser University will provide a level of insured benefits to its employees which is fair, equitable and complementary to the overall compensation plan. In all cases, right and entitlement are governed by the terms of the plan documents.

3. Definitions

3.01 Annual Salary -- an employee's authorized annual salary based on continuous employment in his/her regular position. Excludes acting pay, temporary promotion pay, etc.

3.02 Bi-weekly Salary -- an employee's annual salary divided by 26.0893.

3.03 Continuing Employee -- an employee with an appointment with no end date.

3.04 Temporary Employee -- an employee with an appointment with an end date except where she/he will be returning to an appointment without an end date following the termination of the temporary assignment.

3.05 Full-time Employee -- a continuing or a temporary employee appointed to work seventy-two (72) hours bi-weekly on a regular basis.

3.06 Part-time Employee -- a continuing or a temporary employee appointed to work less than seventy-two (72) hours bi-weekly on a regular basis.

3.07 Related Dependent -- a child of the employee either through birth, adoption or legal guardianship. The child must be dependent upon the employee for support.

3.08 Retirement Age -- for purposes of this policy, retirement age is deemed to be sixty-five (65) years.

3.09 Spouse -- a person to whom an employee is legally married or a person with whom the employee has co-habited for twelve (12) months in a marriage-like relationship and who is known in the community as the employee's spouse or partner. Only one spouse is eligible for benefit coverage under this policy at any one time.

4. Responsibility

4.01 Human Resources is responsible for:

a. Administering the benefits program.

b. Ensuring adequate orientation of new employees and registration into various program/plans. Providing communication of benefits on an ongoing basis.

c. Proposing revisions to the benefits program based on the needs of the organization and the employees.
4.02 The immediate Supervisor is responsible for:

Providing an opportunity for employees to attend a benefits orientation.

4.03 The employee is responsible for:

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

b. Submitting claims for reimbursement.

c. Providing information on personal status changes.

d. Becoming familiar with the plans.

5. Health Insurance Plans

5.01 Medical Services Plan

a. The plan - provided by the Medical Services Plan of B.C. in accordance with the Medical Service Act and Regulations of B.C.

b. Eligibility - continuing and temporary employees appointed for more than four (4) months, with appointments of twenty-eight (28) hours or more bi-weekly.

c. Participation - the coverage is effective from:

   i. The first of the month following the employee's date of employment.
   ii. The date the employee meets the residency requirement established by the Medical Services Plan of B.C.

d. Cost - this plan is paid 60% by the employee and 40% by the University.

5.02 Extended Health Plan

a. The Plan - to reimburse the employee for some costs incurred as a result of illness. Reimbursement will be in accordance with the provisions of the contract. The brochure should be consulted for further details and instructions.

b. Eligibility - continuing and temporary employees appointed for more than four (4) months, with appointments of twenty-eight (28) hours or more bi-weekly.

c. Participation - employees and their eligible dependents, if covered by a basic health plan. Coverage is effective the first of the month following the employee's date of employment.

d. Cost - this plan is paid 100% by the University.

5.03 Dental Care Plan

a. The Plan - all payments are paid according to the Dental Mechanic Fee Schedule. The amount of such benefit will not exceed the maximums specified.

b. Eligibility - Continuing and temporary employees appointed for more than four (4) months, with appointments of twenty-eight (28) hours or more bi-weekly.

c. Participation - will be effective from the first of the month following a full three months of employment. Employees must enroll all eligible dependents at time of application.

d. Cost - the plan is paid 100% by the University.
5.04 An employee may apply or re-apply for health insurance coverage when the employee acquires new dependents, when a spouse or partner loses coverage under his/her plan, or when an employee no longer belongs to a spousal or partner's plan, provided that such application or re-application is made within sixty (60) days of the event causing the application or re-application.

6. Income Replacement Plans

6.01 Long Term Disability

a. The benefit - to provide a partial continuation of income in the event an insured employee is totally disabled for an extended period of time. Provides 70% of basic regular monthly earnings. Benefits are payable from the carrier after a waiting period of twenty-six (26) weeks.

b. Eligibility - Continuing employees who work more than twenty-eight (28) hours biweekly.

c. Participation - Is a condition of employment. Coverage becomes effective from the first day of active employment following the date of appointment.

d. Cost - of this plan is paid 100% by the University. Benefits received are taxable.

e. Where a long term disability claim is established, the University will maintain the premiums and will pay both the employee and employer portion for the duration of the long term disability claim for the following:

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

f. An employee who is receiving benefits under the long term disability claim will not receive salary from the University (other than for rehabilitative employment).

g. The employee will cease to accrue vacation time when the waiting period for long term disability has been satisfied.

h. If at any time during the absence, whether during the initial sick leave period or at the time of application for long term disability, 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.

i. If at the time of application for long term disability 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 shall be retained.

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

k. Where an employee has been replaced as provided above and if the employee's condition improves to the degree that he/she is able to return to work, then:

i. the employee must provide a medical report satisfactory to the University which supports the return to work;

ii. the Human Resources Department shall assess the employee's qualifications and abilities;
iii. the employee shall be placed in the first vacant continuing administrative/professional position for which the employee is qualified as determined in (ii) above;

iv. if at the time of return to work a continuing vacancy does not exist the employee may be placed in a temporary administrative/professional position without prejudice to the application of (iii) above;

v. the employee shall be placed at the same salary step in the salary range of the position into which he/she was placed as held in his/her previous position:

vi. if an employee cannot be placed, the employee may continue to participate in the University's insured benefit programs by paying both the University and the employee share of the premiums;

vii. an employee will be terminated one (1) year from the date on which he/she is medically fit to return to work if the employee has not been placed in a position as outlined in (iii) above and has not been successful in competition. Severance pay will be in accordance with Policy AD 9-19.

viii. an employee who refuses a placement or does not cooperate during the placement process will be terminated without notice.

l. Where an employee is unable to establish a long term disability claim, but has medical evidence satisfactory to the University supporting his/her ability to return to his/her own position within four months, such employee may be granted a medical leave of absence without pay for this period. If at any time during this period the employee is able to establish a long term disability claim then clauses h) to k) above will apply. If the employee does not return to work on the first working day following the four (4) month leave of absence, the employee will be terminated from the University (see Policy AD 9-19).

m. Notwithstanding clause 1) above, the University has the discretionary right to supersede this policy in exceptional circumstances.

6.02 Basic Life Insurance

a. The Plan -- to provide a lump sum benefit to the beneficiary(s). Insurance coverage is equal to twice the employee's salary rounded to the next multiple of $1,000.

b. Eligibility -- continuing employees who work at least twenty-eight (28) hours biweekly.

c. Participation -- is a condition of employment. Coverage becomes effective from the first day of active employment following appointment.

d. Cost -- the cost of this plan is paid 100% by the University. Premiums paid by the employer for coverage in excess of $25,000 are a taxable benefit.

6.03 Accidental Death and Dismemberment

a. The Benefit -- to provide a benefit of $10,000 to the employees beneficiary. The brochure should be consulted for amounts regarding dismemberment.

b. Eligibility -- continuing employees who work at least twenty-eight (28) hours biweekly.

c. Participation -- the basic insurance becomes effective on the first day of the month following receipt of the application card.
d. Coverage/Cost
   
i. The basic coverage provided by the University is $10,000. The cost of the basic plan is paid for by the University.

ii. Additional amounts from $10,000 to $200,000 are available for the employee and/or family. Additional units are paid through payroll deduction.

6.04 Optional Life Insurance
   
a. The Benefit -- To provide a lump sum benefit to the beneficiary. The employee chooses from a schedule of benefits available. An employee’s spouse is eligible to apply for coverage in accordance with the plan document.

b. Eligibility -- Continuing employees who work at least twenty-eight (28) hours biweekly.

c. Participation -- Coverage becomes effective on the date the application is received in Human Resources provided the employee makes application within thirty-one (31) days of eligibility.

d. Cost -- of this plan is paid 100% by the employee.

6.05 Business Travel Protection
   
a. The Plan - to provide coverage while travelling on University business (ref. AD 9-12)

b. Eligibility - All continuing employees and temporary employees hired for more than three (3) months are covered.

c. Participation - is effective from the date of hire.

d. Cost - The University pays 100% of the premium.

7. Pension Plans

7.01 Simon Fraser University Administrative/Union Pension Plan
   
a. The Plan - The Simon Fraser University Administrative/Union Pension Plan was established July 1, 1969. It is a plan with benefits based on salary and years of service.

b. Eligibility - continuing full-time employees and part-time employees who have two years service and work twenty-eight (28) or more bi-weekly are members of this plan.

c. Participation - is a condition of employment, from the date of hire into a continuing full-time position. Vesting rights are immediate.

d. The Cost - the University makes contributions into a trust fund to finance the basic benefits. Employees are not required to contribute to this plan.

e. Terminations - an employee who is terminating 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.
7.02 Voluntary Contributions

a. The Plan - is an employee contributory money-purchase pension plan. Each employee's account will be credited with investment earnings at the net rate earned on the trust fund.

b. Eligibility - continuing full-time and eligible part-time members are eligible to make contributions to this plan.

c. Participation - commencement and termination of contributions can be decided by the employee.

d. Cost - contributions are made by the employee through payroll deduction.

e. Terminations - an employee who is terminating must indicate his/her choice as to the disposition of the contributions. The options should be discussed with the benefits office in Human Resources.

8. Miscellaneous Benefits

8.01 Homeowner's/Tenant's Insurance

a. The Benefit - a service provided by the University to allow employees to purchase homeowner's and tenant's insurance through payroll deduction. Employees communicate directly with the carrier in regards to premiums and claims.

b. Eligibility - continuing full-time and part-time employees are eligible to participate.

c. Participation - is optional.

d. The Cost - The employee pays the full cost of the premiums.