

ARTICLE 16 – BENEFIT PLANS

16.01 **Pension:**

It shall be a condition of employment that all new permanent employees as defined in this Collective Agreement shall be covered by the Ontario Municipal Employees Retirement System Basic Pension Plan with conditions and cost sharing as required by the system. It is agreed that the pension hereunder shall be integrated with the Canada Pension Plan.

16.02 **Hospital and Medical Insurance:**

The Employer shall provide that each employee be covered by the Ontario Health Insurance Plan and Manulife Financial - Semi-Private coverage, all of which premiums shall be paid one hundred (100%) percent by the Employer.

16.03 **Group Life Insurance:**

The Employer shall provide Group Life Insurance coverage of two (2) times normal yearly salary for each employee.

16.04 **Long Term Disability:**

The Employer shall provide that each employee is covered by a long term disability plan, commonly referred to and included in the "Hastings County-Wide Group Benefit Program", which plan is administered by Mosey and Mosey, with the Employer paying one hundred (100%) percent. It is agreed that the Town's sole obligation is to contribute one hundred per cent (100%) of the cost of the billed premiums for the Benefit Program listed above.

16.05 **Medical Benefit:**

The Employer shall provide the equivalent of Manulife Financial Extended Health Care benefits, ten (10) dollars/twenty (20) dollars deductible, including prescription glasses, three hundred and fifty (350) dollars per insured every twenty-four (24) months and, effective January 1, 2008 coverage for vision testing every twenty-four (24) months, together with Manulife Financial Dental Plan #9, based on current ODA fee schedule. All of the foregoing shall be consistent with The Hastings County-Wide Employee Group Benefit Plan.

Orthodontic Coverage:

The Employer shall provide orthodontic coverage with the

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Employer paying one hundred (100) percent of the premiums. Coverage will provide for a lifetime maximum of three thousand (3000) dollars to be paid on a fifty/fifty basis by the Employer and the employee for individuals of age eighteen (18) or less.

16.07 **Retiree Benefits:**

The Employer shall continue to provide the benefits outlined in Article 16.05 minus the Life Insurance and the Dental Plan for employees who retire for the earlier of a period of ten (10) years or to age sixty-five (65) provided that the employee has been employed for the Employer for a minimum of twenty (20) years.

Effective June 1, 2013, the years of service change to eighteen (18) years.

The Employer shall pay one hundred (100%) percent of the cost of the premiums for the benefits being provided.

The employee shall keep the Employer informed of their current address.

16.08 **Paramedical Benefits:**

To help minimize the use of sick leave and enhance employee health and fitness, the Employer agrees to pay the premiums for paramedical services for eligible full time employees:

Physiotherapist to a maximum of three hundred and twenty-five dollars (\$325.00) per calendar year.

Chiropractor to a maximum of three hundred and twenty-five dollars (\$325.00) per calendar year.

Massage Therapist to a maximum of three hundred and twenty-five dollars (\$325.00) per calendar year, single coverage only, for full time eligible employees, with prior authorization from a physician.

Hearing Aids Benefits paid for employee only at a maximum of five hundred dollars (\$500.00) every five years.

Hearing tests to be paid once every two (2) years for employees only with appropriate medical prescription. The

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Parties agree that the Employer may opt to self-insure this entitlement and pay the employee the amount upon proof of receipt.

Such benefits are payable only after the annual maximum allowance under the provincial health plan has been paid.

16.09 The Employer shall continue to provide to an employee who is absent on Sick Leave or Long Term Disability the benefits outlined in Article 16 with the Employer paying one hundred (100%) percent of the premiums.

16.10 **Change of Benefit/Carrier:**

The benefits outlined in Article 16 shall not be reduced from the current level. The Employer may change carriers but no change in carrier shall result in a decrease in any or all of the benefits individually or grouped currently received by the employees.