Catholic Independent Schools of Vancouver Archdiocese

Benefits Workshop

October 19, 2018

Topics to be discussed:

- Role and responsibilities of the benefit representative
- Plan Sponsor and Insurers
  - What forms to fill out for new employees, disability and benefit changes
  - How to read your Benefits Statement and employee benefits summary
  - Employee Assistance Program: What is it and how does it work?
  - Review mandatory participation requirement (school & parish level)
  - Review Benefit Class 1 vs Benefit Class 2 eligibility
  - Review Deferred Drug Plan Procedures
  - Class 100 eligibility: YMPE qualifications
  - Disability process from start to finish
  - Coordinating Top-up with Disability and EI for maternity leaves
- Benefits website

Your Responsibilities:

- Inform the Benefits Office of any changes for the employees to maintain accuracy (e.g. **salary change, working hours, address change, name change, marital status, additional dependent/s, etc**)
- Check the monthly billing statement sent from the Benefits office and pay the benefits premium on time
- Ensure that the information submitted to the Benefits office are ***accurate***.
- Distribute all the information to all the plan members.

Policy numbers and Plan sponsors:

- Plan Name/Sponsor: **CISVA**
  - Great-West Life
    - Group Extended health policy **335645**
      - **Travel Insurance**
      - **Employee Assistance Programme (EAP)**
      - **Short-term and Long-term disability**
      - **Group Life Insurance**
    - Group Dental policy **56565**
    - Optional Life Insurance **335646**
    - Welcome Plan **158100**
  - Industrial Alliance
    - Group Critical Illness policy **100005769**
    - Accidental Death and Dismemberment **10007814**
    - Voluntary Critical Illness **100007862**
- Plan Name/Sponsor: **Archdiocese of Vancouver**
  - Great-West Life
    - Group Pension Plan (RPP) Policy **35169**
    - TFSA **35169**
    - RRSP **35169**

Life Insurance	2 x SALARY
Accidental Death & Dismemberment	2 x SALARY
Short-term disability	66.67 % of weekly earnings
Long-term disability	67 % of monthly earnings
(1) Dental (Single / Family coverage)	
Plan A: Basic treatment	100% coverage of dental fee guide No deductible – No annual limit
Plan B: Major treatment	50% coverage of dental fee guide $1,000 calendar year maximum
Plan C: Orthodontics	50% coverage of dental fee guide $3,000 lifetime maximum
(2) Extended Health (Single / Family coverage)	
In-Canada expenses	80% coverage of eligible expenses $25 annual deductible
Emergency Out-of-Country expenses	100% coverage of eligible expense No deductible $1 million maximum
Critical Illness	$10,000 lifetime maximum
Voluntary Critical Illness	$25,000 - $300,000
Registered Pension Plan (RPP)	New applicants: 3% or 7% Employer-matched tier

* Voluntary RPP Contributions are not matched by employer

Class 2 Dental Benefits has reduced premiums and coverage; please refer to the booklet for more information regarding coverage.

BENEFIT CLASS STRUCTURE

	Listing of Group Benefits per corresponding Benefit Class										
	Life Insurance	①Optional Life	AD&D	Short-term Disability	Long-term Disability	Extended Health	Dental	Critical Illness	②Optional Critical Illness	Pension	Voluntary Pension
Benefit Class 1 Permanent FT/PT Employee	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Benefit Class 2 1-year Contract Employee	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
Benefit Class 3 Approved, unpaid Leave of Absence						✓	✓				✓
Benefit Class 4 Priests	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Benefit Class 5 Retirees						✓	✓				
Benefit Class 8 Non-salary Permanent EE						✓	✓				
③Benefit Class 100 Pension only										✓	✓

① Approval of Optional Life coverage is subject to underwritten provisions being met by Great-West Life Assurance
② Approval of Optional Critical Illness coverage is subject to underwritten provisions being met by Industrial-Alliance Pacific

Required forms:

- New employees:
  - Application for Group Benefits
  - Application for membership in RPP (only if applicable)
  - Welcome Plan (for EE's who do not have MSP or equivalent coverage)
- Existing employees:
  - Group change form (GCF)
    - Benefit class change
    - Full address change
    - Name change
    - Transfer of employment
    - Reinstatement (only if within the first 6 months of termination)
    - Addition of Coverage
    - Refusal of Benefits
    - <u>LIFE</u> Beneficiary/contingent beneficiary/trustee addition or change
    - Pension change between 3% or 7% or <u>**decrease**</u> from 8%, 9% to 7% or 3%
    - Updating dependent information (add, revise, or remove)

Required forms cont…:

- Existing employees with dependents over 22
  - Student recertification form
- Existing employees <u>with</u> pension
  - Change in member information form
    - Member name change
    - <u>**Change of existing**</u> Beneficiary Name and/or relationship to member
    - Full address change
    - Marital status update
  - Designation of revocable beneficiary/trustee appointment
    - Change the primary pension beneficiary
    - Change or update pension contingent beneficiary
    - Add, Change or update trustee

Benefit Classification & Mandatory Participation

- 20 hour minimum work-week requirement enforced for Benefit Class 1, 2, 4 and 8
- Class 1: Permanent (FT/PT) Employees
- Class 2: 1-year contract employees
  - CISVA Teachers in their first year are Class 2
- Class 3: Employees on an approved LOA
- Class 4: Priests
- Class 5: Retirees
- Class 8: All Other Participants (ie: non-salary staff)
- Class 100: Pension only

Mandatory Participation: GWL Contract

- Employee: “Permanent employee who works for at least **20** hours per week, or a short term employee who is on a full year contract with the employer, who works at least 20 hours a week.”
- “100% of employees must be covered under this policy”

NOTE: Employees can only waive their extended health and dental if they have the <u>SPOUSAL coverage ONLY.</u> All other benefits are mandatory except for pension.

Benefit Class 2:
Employee on 1 year Short-term Contract)

- Life Insurance (2 x salary)
- AD&D Insurance (2 x salary)
- Short-term disability (STD)only
- Extended Health (Single or Family coverage)
- Reduced Dental coverage (Single or Family coverage)
  - *No major coverage (ie: crowns, bridges)*
  - *No orthodontic coverage*
  - *Reduced dental rate compared to class 1 employee*
- Critical Illness
- Voluntary Critical Illness (EE and spouse)
- Pension

Benefit Class 2 - continued

Important to note:

If you are hiring an employee on a 1-yr period contract, with no intent to rehire him, the employee's benefits would be categorized as Class 2.

However, if you are hiring an employee (i.e. TA/SEA in schools) for a 1-year contract but you intend to rehire him on ongoing basis, then for all intents and purposes you are considering him to be a permanent employee. Regardless of funding, the employee's benefits should be recategorized to Class 1.

Pension :Eligibility Review

Who is eligible to join our Registered Pension Plan (RPP)?

- Any CISVA employee who works minimum of 20 hours per week on a permanent basis or 1 year contract.
- Under Benefit Class 100 (Pension Only), any CISVA employee who has worked for two consecutive years earning 35% of the Year Maximum Pensionable Earnings (YMPE).
  - 2016: $54,900 x 35% = $19,215
  - 2017: $55,300 x 35% = $19,355
  - 2018: $55,900 x 35% = $19,565

When can employee leave the Registered Pension Plan (RPP)?

An employee can leave the plan only upon termination of his employment (resigned, retired, laid off). Once an employee is in the Plan he cannot opt out even if his work hours fall below 20 hours per week. If it happens, the employee's benefit class is reclassified to Class 100 (pension only).

***Note: You can check the annual YMPE amount on the CRA website. http://www.cra-arc.gc.ca/tx/rgstrd/papspapar-fefespfer/lmts-eng.html

Pension: Contribution

Contribution levels are based on the following percentages of gross annual earnings for RCAV/CISVA, CISKD and CISPG employees:

- new or existing employees 3% or 7%

For RCAV/CISVA and CISPG employees:

- **employees in the 15th year of service** 8%
- **employees in the 20th year of service** 9%

Note:
For employees participating in the pension plan, percentage contribution to the plan will be based on the benefits offered by the employer in the contract, the amount will be paid by payroll deduction.

Pension: Employee option

Upon new hiring, the employer **is expected** to explain to the new employee how the pension plan works and his/her options for pension investments.

Please remember:

Once on pension, always on pension!

Effective September 1, 2018 the default fund will be changed from Conservative Continuum to GLC Continuum Target Date Funds.

NOTE: Vesting Period was removed from our Pension Plan as per federal law implemented effective September 30, 2015.

Pension: Application for Increase Pension Contribution

- An employee's length of employment determines his eligibility and benefit levels for participation in the pension plan. (only after 15 or 20 years of service")
- Any application for an increase to employee's pension contribution will not be considered unless the <u>**Application for Increase to Pension Contribution Form**</u> and <u>**Verification of previous teaching experience form**</u> (for teachers/principals ONLY) is **completed in full**. Group change form is <u>**no longer needed**</u> for this change.

<u>STOP!</u>

Please use the updated form from our CISVA Benefits website ☺

Pension:
Allowable Contributions to the Pension Plan

- Total employer and employee contributions to an RPP (including Voluntary RPP contributions) are limited to the **lesser** of the current year's contribution limit (as set by CRA) and 18% of the employee's pensionable earnings for the current tax year.

- For 2018, Revenue Canada has set the contribution limit at: $26,230

  - **This does not mean that you can simply contribute up to $26,230. Remember, it's the lesser of 18% of your earnings or $26,230.**

Reminder: EI Waiting Period as of January 1, 2017

- Effective January 1, 2017 the EI waiting period is 7 days.
- Effective September 1, 2017 the Short Term Disability waiting period of our Plan was change to 7 consecutive days (including weekends and holidays).
- For Maternity Leaves the EI waiting period is *__unpaid__*.

Reminder:
EI Parental Benefit as of December 3, 2017

- There are two options available for receiving parental benefits: standard or extended as of December 3, 2017
  - Standard parental benefits can be paid for a maximum of **35** weeks and must be claimed within a 52 week period **(12 months)**
  - Extended parental benefits can be paid for a maximum of **61** weeks and must be claimed within a 78-week period **(18 months)**
- Please note that this does not affect our top-up calculation for teachers/principals.

Disability: Things to Note!
Effective September 1, 2017

- If an employee is going to be away from work for 7 consecutive days (5 business days), he MUST apply for disability.

- Only 5 sick days (if applicable) should be paid out. After this, disability payments will kick in

- For employees who have pension, you (the employer) need to email the benefits office of the employee's **last paid day** and the **gross salary for that month**.

Disability: Things to Note!
Effective September 1, 2017

- It is important **NOT** to pay past 5 sick days.
  - It may seem that the disability will only last for a few days over the new waiting period.
  - However, when and if the employee needs to be away for longer than this, GWL payments will begin after the 7 days and the employer will need to get the money back from the employee since they were overpaid.

Short-Term Disability (STD)

What is the definition of disability

Disabled means being unable to perform the essential duties of your occupation (less than 60%) for your employer due to illness or injury.

Waiting period

There will be a waiting period of ***7 consecutive days*** before you receive your benefit payment; this will include the ***5-day paid sick leave*** (only if applicable).

How much you will be paid

66.67% of your weekly earning rounded to the next dollar, up to a maximum of $2,600/week for ***16 weeks*** ***(payment will be received weekly)***.

Benefit amt = Annual salary/no. of weeks/year * 66.67%

No. of weeks used for calculations:

- **43, 45, 48 or 52 weeks is used for disability benefit amount**
- **EI benefit calculation is always based on 52 weeks**

STD Defined - Own Job

- When used in our Short Term Disability policy, disabled means being unable to perform the essential duties(less than 60%) of <u>your **own occupation**</u> for your employer or any other employer due to an illness or injury.

- The availability of work is not considered when assessing disability.

- After <u>**24 months**</u> on disability **(long-term disability)** the definition changes to essential duties of <u>**any occupation.**</u>

Long-Term Disability (LTD)

- **LTD** is for **Class 1** and **Class 4** (Priests) employees only

- There is a waiting period of **119 days** before you are eligible to receive LTD payments.

- The employee will receive **67% of monthly** earnings rounded to the next dollar, up to the maximum of $12,000/month **(payment will be received monthly)**.

Disability: Important Things to Note!

- The employer has a duty to accommodate a gradual return to work by the employee **once approved by the employee's physician and the disability office**.
- The employer needs to inform the benefits office of the **return to work date** and the **gross salary**
- For status update regarding an employee on disability please contact **April Baytan** at the Benefits Office.

Disability: Things to Note!

- When submitting a disability claim please make sure to email the benefits office of the employee's gross salary. This also applies to maternity leave **(if the employee wants to waive the pension while on ML).**

Example:

If the employee's last paid day is the 20th of the month, we will need to know his earnings from the 1st to the 20th to calculate pension.

- The **employer is responsible** for giving the information to the benefits office if the employee has returned to work.

Maternity: Benefits

Things to keep in mind when an employee goes on maternity leave:

- EI Benefits
- Top Up benefits (Teachers/Principals ONLY)

  (between 6-15 weeks)
- Short Term Disability (STD)Benefits
- Informing the benefit office whether the employee is **keeping**, **reducing** or **waiving** pension
- Employees on Maternity Leave is **eligible** for salary increase

Maternity:
STD Maternity Benefit under GWL

- Childbirth by normal delivery: 4 weeks benefit
  (1 week waiting period, 3weeks payable)
- Childbirth by c-section delivery: 6 weeks benefit
  (1 week waiting period, 5 weeks payable)

Note:

An employee who was previously on STD due to pregnancy related complications **will not require additional forms for this benefit**. The disability office will continue to pay the employee for a **4** or **6** week period, as of the date of birth of the child.

Maternity: STD Maternity Benefit

These post delivery claims are handled in the same manner as any other STD claim:

- The employee (including physician's statement) and employer statements must be completed.
- The 7 consecutive day waiting period still applies.
- Claims are still adjudicated in the same manner (ie: 66.67% of their gross earnings).

Note:
Top Up is <u>not</u> payable when an employee is receiving this GWL Benefit. If both Top Up and the STD benefit were paid, the employee would receive over 100% of their salary.

Maternity: Important things to note!

- Sick days paid and vacation pay (if applicable) must be reported on the Record of Employment (“ROE”).
- The EI waiting period will start from the last day paid.
- Top-Up benefits are for CISVA teachers/principals only.
- Top-Up benefits are between 6-15 weeks depending on what the doctor reports on the Maternity Medical Leave Report.

Maternity: Scenario 1

- Employee has baby on scheduled due date.
- Employee decides to begin Maternity Leave 3 weeks before due date.
- Employee has a natural childbirth.

April

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2 Last day worked	3 **EI Wait period begins**	4	5
6	7	8	9	10 EI Wait period ends	11 EI Payable	12
13	14 EI Payable	15 EI Payable	16 EI Payable	17 EI Payable	18 EI Payable	19
20	21 EI Payable	22 EI Payable	23 **Baby Born**: **STD Wait Period Begins** **Top-Up can be paid**	24 EI Still Payable Week 1 **STD waiting period**	25 EI Payable Week 1 **STD waiting period**	26 Week 1 **STD waiting period**
27 Week 1 **STD waiting period**	28 EI Payable Week 1 **STD waiting period**	29 EI Payable Week 1 **STD waiting period**	30 EI Payable Week 1 **STD waiting period**			

May

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 week 2 *STD Payments Begin* **(EI and Top Up must be suspended)**	2 Week 2 *STD Payable*	3 Week 2
4 Week 2	5 Week 2 *STD Payable*	6 Week 2 *STD Payable*	7 Week 2 *STD Payable*	8 Week 3 *STD Payable*	9 Week 3 *STD Payable*	10 Week 3 *STD Payable*
11 Week 3 *STD Payable*	12 Week 3 *STD Payable*	13 Week 3 *STD Payable*	14 Week 3 *STD Payable*	15 Week 4 *STD Payable*	16 Week 4 *STD Payable*	17 Week 4 *STD Payable*
18 Week 4 *STD Payable*	19 Week 4 *STD Payable*	20 Week 4 *STD Payable*	21 Week 4 *STD Payable*	22 EI Payable Top-Up Starts again	23 EI Payable	24
25	26 EI Payable	27 EI Payable	28 EI Payable	29 EI Payable	30 EI Payable	31

Maternity: Scenario 2

- Employee needs to go on disability due to pregnancy related illness in January.
- Employee has a C-Section birth in February.

January

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 New Year's Day	2	3 Last day worked	4 STD Wait Period Begins
5 STD Wait	6 Sick Day STD Wait	7 Sick Day STD Wait	8 Sick Day STD Wait	9 Sick Day STD Wait	10 Sick Day STD Wait Ends	11
12	13 STD Payable	14 STD Payable	15 STD Payable	16 STD Payable	17 STD Payable	18
19	20 STD Payable	21 STD Payable	22 STD Payable	23 STD Payable	24 STD Payable	25
26	27 STD Payable	28 STD Payable	29 STD Payable	30 STD Payable	31 STD Payable	

February

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3 STD Payable	4 STD Payable	5 STD Payable	6 STD Payable	7 STD Payable	8
9	10 STD Payable	11 Baby Born: C-Section **EI Wait period begins** **No Top-Up while on STD**	12 Week 1 STD still payable	13 Week 1 STD still payable	14 Week 1 STD still payable	15
16	17 Week 1 STD still payable	18 EI Wait period ends. Week 1 STD still payable **(EI cannot be collected while on STD)**	19 Week 2 STD still payable	20 Week 2 STD still payable	21 Week 2 STD still payable	22
23	24 Week 2 STD still payable	25 Week 2 STD still payable	26 Week 3 STD still payable	27 Week 3 STD still payable	28 Week 3 STD still payable	01

March 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
2	3 Week 3 STD still payable	4 Week 3 STD still payable	5 Week 4 STD still payable	6 Week 4 STD still payable	7 Week 4 STD still payable	8
9	10 Week 4 STD still payable	11 Week 4 STD still payable	12 Week 5 STD still payable	13 Week 5 STD still payable	14 Week 5 STD still payable	15
16	17 Week 5 STD still payable	18 Week 5 STD still payable	19 Week 6 STD still payable	20 Week 6 STD still payable	21 Week 6 STD still payable	22
23	24 Week 6 STD still payable	25 Week 6 STD last day payable	26 EI Payments begin now that STD Maternity benefit has ended. Top-Up resumes.	27 EI Payments	28 EI Payments	29
30	31 EI Payments					

Thank you!!