

## Extended Benefits

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**Purpose** *To outline the extended benefits provided to ASC employees and the eligibility requirements for these benefits.*

**Policy Statement** *ASC's extended benefits include the following:*

- *Group RRSP (employee and employer contributions)*
- *Life Insurance (agency paid)*
- *Long Term Disability (employee and employer paid)*
- *Extended Health, Dental, Vision (employee and employer paid)*

*To be eligible for these benefits, an employee must:*

- *Be classified as permanent full time*
- *Have completed six months of continuous employment from commencement of the full time position*

*All employees that meet eligibility are required to participate in the Life Insurance and Long Term Disability portion of the Extended Benefits.*

*Only those employees with Health, Dental, Vision coverage through a spouse/partner's employment benefits plan may opt out of this portion of the extended benefits.*

*Participation in the Group RRSP is recommended, but not required.*

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### Commencement of Benefits

1. One month prior to eligibility for extended benefits, payroll forwards the “Request for Benefits Commencement” form to the Program Director/Executive Director for approval.
2. Upon approval, payroll forwards a letter confirming eligibility for commencement of benefits and the related information to the employee.
3. The employee must respond indicating their preferences in relation to the optional portion of the benefits.
4. For the Life Insurance, Long Term Disability Insurance and Health, Dental, Vision portion of the benefits, enrollment must be completed within 31 days of eligibility. Late enrollments are subject to completion of a physical examination, which will be at the employee’s own expense.
5. Exceptions to eligibility requirements may occur for those employees coming from a full time position, currently receiving benefits and accepting a term position.

### Group RRSP Benefit

The intent of the Group RRSP Benefit is to assist employees in saving funds for the future, and preparing for their retirement. It is highly recommended that employees participate in this benefit. The investment by the employee is very minimal, in conjunction with the ultimate benefit gained.

1. To participate in the Group RRSP Benefit, an employee must contribute a minimum of \$25.00 per month (or \$11.54 on the bi-weekly payroll).
2. ASC contributes 3.808% of the employee’s gross earnings as long as an employee makes their minimum contribution.
3. The employee portion is directly deducted from their earnings each payroll.
4. Both the employee and employer portion is forwarded once per month to the applicable benefits carrier.
5. Employees direct their own contributions investments within the plan and receive correspondence directly from the benefits carrier in regards to their RRSP account activity.

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6. For full time employees that have been accessing the RRSP benefit, and reduce to part time or casual, contributions from the employee only can continue.

(For more information see the Employee Enrollment Kit, provided upon enrollment of benefits and available through the payroll office).

### **Life Insurance**

1. Participation in the Life Insurance portion of the extended benefits is mandatory for all eligible employees and the premiums are paid entirely by ASC.

### **Long Term Disability Insurance**

1. Participation in the Long Term Disability Insurance portion of the benefits is mandatory for all eligible employees.
2. The premiums are split equally (50/50) between ASC and the employee and are based on a set percentage of the employee's net monthly earnings.
3. The employee portion is directly deducted from their earnings each payroll.

### **Extended Health, Dental, Vision Benefit**

1. Participation in the Extended Health, Dental, Vision benefit is mandatory for all eligible employees unless the employee has alternate work related extended benefits through a spouse/partner.
2. Employees that have coverage through a spouse/partner's work related extended Health, Dental, Vision benefits may still opt to participate in the plan through ASC.
3. The premiums are split equally (50/50) between ASC and the employee and are based on family or single person coverage.
4. The employee portion is directly deducted from their earnings each payroll.

Note: For additional information regarding Life Insurance, Long Term Disability Insurance and Extended Health, Dental, Vision benefits refer to the Group Benefit Plan booklet, provided upon enrollment and available through payroll.

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