

NBRHC CUPE - Full Time Benefits

Waiting Periods and Premiums:

There is a three month waiting period for all benefits with the **exception** of long-term disability which is a six month waiting period. An employee's NBRHC service will be used towards the required waiting periods. NBRHC employees, who are transferring from part-time to full-time status, will no longer be eligible for the percentage in lieu of benefits payment and will be automatically enrolled in the Group Benefits Plan.

Each year, our benefit plans are reviewed for utilization and the cost of certain covered expenses. Premium rates are adjusted according to the results of this review. For monthly rate information please see payment schedule below. HOOPP contributions begin immediately as it is a condition of full-time employment.

For more information on any of the benefits listed below, visit the portal → Departments → Human Resources → Benefits & Pension

FIXED BENEFITS FOR FULL-TIME EMPLOYEES

Benefit	Benefit Provider	Cost Sharing	Highlights	Form to be Completed
Group Life Insurance	Sun Life Financial (SLF)	100% Employer Paid	You are covered for two times your base annual earnings, rounded to nearest \$500 based on your full time equivalent.	Must complete Sun Life Group Benefits Enrolment Form prior to start date. Failure to complete this form will result in any life insurance proceeds being paid to your Estate.
Sick Pay Benefit STD - Short-Term Disability	NBRHC	75% Employer Paid 25% Employee Paid	Provides coverage if an eligible employee is not able to work due to illness or non-work related injury – Medical evidence will be required.	Review for further details: <ul style="list-style-type: none"> Attendance Management policy Sick Leave & Short-Term Absence policy
LTD – Long-Term Disability	Sun Life Financial (SLF)	75% Employer Paid 25% Employee Paid	There is a 30 week waiting period for long-term disability benefits. Provides income replacement based on years of service.	For further details refer to: <ul style="list-style-type: none"> Benefits Booklet – CUPE (Division 2) on intranet HOODIP pamphlet
Pension Plan	Healthcare of Ontario Pension Plan (HOOPP)	For every \$1.00 an employee contributes the employer contributes \$1.26 6.9% to years max pensionable earnings (YMPE) of CPP and 9.2 % on earnings over the YMPE	A defined benefit plan which provides members with a retirement income based on a formula that takes into account a member's earnings history and length of service in the plan. Once members start receiving a pension, they receive it for life.	Must complete HOOPP enrolment form or waiver form upon hire.
Employee Assistance Program (EAP)	LifeWorks	100% Employer Paid	You and your family members can receive free confidential support over the telephone, in-person or online for a variety of issue-based health and wellness concerns For EAP contact details visit LifeWorks online or call 1-844-880-9142	No enrollment necessary

OPTIONAL BENEFITS FOR FULL-TIME EMPLOYEES


Custom Voluntary Life Insurance	Sun Life Financial	100% Employee Paid	Choice of 1x, 2x and 3x your annual salary	Contact the Pension and Benefits Advisor
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Custom Voluntary Dependant Life Insurance	Sun Life Financial	100% Employer Paid	25% or 50% of the employees annual salary	Contact the Pension and Benefits Advisor
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Sun Life Financial		
Age limit for coverage under semi-private, extended health care, dental and AD&D for active employees increase from 65 to 80		
EXTENDED HEALTH CARE COVERAGE		
Cost Per Month	Single Coverage \$40.87	Family Coverage \$112.25
Deductible- Paid on the first prescription or service - \$22.50 Single Coverage / \$35 Family Coverage		
Coordinated Benefits (Mandatory unless proof of alternative coverage is provided) i.e. coverage through a spouse		
Prescription Drugs	75% Employer Paid 25% Employee Paid	Unlimited (mandatory generic substitution)
Hearing Aid		Cost of acquisition (reasonable / customary cost) per 36 months
Smoking Cessation Drugs		Lifetime max. \$500 – prescription required
Vision		\$450 per 24 consecutive months (may be used toward laser eye surgery) one eye examination every 24 months
Orthotics		\$400 per pair and 2 (two) pairs per calendar year
Physiotherapist		Up to \$450 in a calendar year
Chiropractic Services		Up to \$450 in a calendar year
Psychologist / Social Worker (MSW) / Psychotherapist		Combined maximum \$800 in a calendar year
Massage Therapist		\$ 450 in a calendar year
Speech Language Therapist		\$200 in 12 consecutive months
Healthcare spending account (HCSA)		\$100 in a calendar year *allows for carry-over of unused amounts for one year
DENTAL COVERAGE		
Cost Per Month	Single Coverage \$17.75	Family Coverage \$ 38.15
Complete oral exams	75% Employer Paid 25% Employee Paid	Once every 3 (three) years
Recall package		Example: oral exam, preventive recall, prophylaxis, oral hygiene instruction Once every 9 (nine) months
Complete & partial dentures		Once every 3 (three) years. – Annual max of \$1,000 – 50/50 co-insurance
Inplants, crowns, bridgework and repairs		Annual max of \$ 2000.00 – 50/50 co-insurance
Orthodontic		Annual max at \$2000 maximum lifetime with 50/50 co-insurance
SEMI-PRIVATE COVERAGE		
Semi Private Hospital Accommodation	100% Employer Paid	You receive 100% reimbursement of semi-private room accommodation, above ward rate.

For further information and claim forms contact Sun Life at www.mysunlife.ca or 1-800-361-6212

Steps to Registering on Sun Life Financial

1. Please visit website at www.sunlife.ca.
2. On the right side of the page click on 'Sign in' 
3. Under 'Need to register?' click on 'Register'.
4. Enter your email address. An email will be sent to that address to continue the registration. You will need to provide the following details:
 - a. Contract/Policy #: 078229
 - b. Certificate/ Member ID #: Employee Number – found on your paystub

PAY DAY

Pay day alternates every other Thursday for the two week period ending the previous Sunday. Each pay will be directly deposited into an Ontario-based bank account of your choice. Pay stubs (as well as T4s) can be found in the Staff portal on the intranet.

STAT HOLIDAYS

New Year's Day	Victoria Day	Thanksgiving Day
Family Day	Canada Day	Remembrance Day
Good Friday	Civic Day	Christmas Day
Easter Monday	Labour Day	Boxing Day

VACATION ENTITLEMENT

Service	Annual Entitlement	Earned per Pay
1 Year	2 weeks	2.88 hours per pay
2 Years	3 weeks	4.32 hours per pay
5 Years	4 weeks	5.77 hours per pay
12 Years	5 weeks	7.21 hours per pay
20 Years	6 weeks	8.65 hours per pay
28 Years	7 weeks	10.10 hours per pay

SICK DAY ENTITLEMENT

Service	Pay per Sick Day
0 days – 93 days	0%
94 days – 1 Year	0.67%
1 – 2 Years	70%
2 – 3 Years	80%
3 – 4 Years	90%
4 + Years	100%

MATERNITY/PARENTAL LEAVE

Please refer to the CUPE Collective Agreement Article 12.06(A) for Pregnancy and 12.07(A) Parental Leave details. Further details and forms can be obtained on the intranet under the Human Resources – Forms page.

BEREAVEMENT LEAVE

Please refer to the CUPE Collective Agreement Article 12.04 for Bereavement Leave details.

WELLNESS

All employees have Fitness Centre access free of charge. Please sign the Wellness Waiver in Human Resources to have the access added to your ID badge.