



## HR-4 Benefits Policy

Department: Human Resources

### Purpose

The County of St. Paul (the County) recognizes that its employees are its most valuable resource and strives to provide employees with a competitive benefits program.

### Scope

This Policy applies to all employees of the County, including those who work off site or virtually and/or remotely, who are:

- Permanent employees working twenty (20) hours per week or more and who have completed a one (1) month waiting period;
- Seasonal employees working twenty (20) hours per week or more and who have completed a one (1) month waiting period; and
- Employed within an Intern position and who has completed a one (1) month waiting period.

The following are not eligible for benefits:

- Summer students enrolled in high school or a post-secondary institution.

The County employs seasonal employees for a single season with no promise or guarantee for employment in subsequent seasons. As such, during any season that a seasonal employee is employed by the County, they will be required to serve a one (1) month waiting period prior to being able to access the County benefits provided within that season. The Chief Administrative Officer, or their designee, have the discretion to waive the benefit eligibility waiting period.

Seasonal employees will not be eligible to carry benefits during the off-season time when not employed by the County.

### Policy Definitions

**Benefits Provider** means the approved third-party that administers, on behalf of the County, the group benefits provided by the County to eligible employees.

**Supervisor** means the managerial or supervisory employee to whom the employee would normally report.

### Policy Statements

#### General Guidelines

The County, through the Chief Administrative Officer, or their designee, will ensure that a group benefits plan is in place that allows for a diverse range of insurance benefits that assist the employee and their family with out-of-pocket expenses associated with extended health and dental claims, and to assist in

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the financial security of the employee in times of sickness, injury, and death. The County CAO or their designee will select the Benefit Provider, ensuring that the provisions within the group benefits plan are cost effective and provide competitive coverage to those eligible within the plan.

Eligibility rules and rules or procedures regarding definitions, provisions, coverage, and amounts payable will be governed within the Benefit Provider's Benefit Plan rules, along with the related policies, including the Local Authorities Pension Plan and Alternative Retirement Contributions Policy, the Short-Term Disability Policy, and the Long-Term Disability Policy. The CAO or their designee have the discretion to waive the benefit eligibility waiting period, in line with the Benefit Provider's Benefit Plan rules.

All procedures, forms, processes, enrollment deadlines, eligibility criteria required to support this Policy are the responsibility of the County CAO, in conjunction with the Benefit Provider, including ensuring that the information is current and communicated regularly to those within the scope of this Policy.

## Benefits Provided

The following benefits are conditions of employment for eligible employees:

- a) Extended Health (may opt out);
- b) Dental (may opt out);
- c) Life Insurance;
- d) Accidental Death and Dismemberment;
- e) Long-Term Disability (Full-time employees only);
- f) Employee Assistance Program;
- g) Local Authorities Pension Plan (optional for seasonal employees); and
- h) Health Care and Wellness Spending Accounts.

The following benefits are optional at the discretion of the employee and employees will pay 100% of the premiums:

- a) Voluntary Life Insurance;
- b) Voluntary Critical Illness; and
- c) Voluntary Accident.

## Health and Wellness Spending Account

The County will provide a Health and Wellness Spending Account for eligible employees, with eligibility criteria to be determined from time-to-time by the Chief Administrative Officer or their designee. Details regarding eligibility and administration will be included in the Benefit Provider's employee handbook.

Health and Wellness Spending Accounts provide reimbursement for eligible medical, dental, and wellness expenses with pre-tax dollars. The Canadian Revenue Agency governs administration of the Health Spending Account, and the County will determine, along with its Benefit Provider, the administration of the Wellness Spending Account.

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The County funds the Health Care Spending Accounts with credits which are not taxable to employees. Alternatively, the Wellness Spending Accounts are considered a taxable benefit to the employee and as such, will be included on the employees T4 as a taxable benefit.

Permanent employees will receive a Health and Wellness Spending amount as determined by Council. Seasonal employees will receive 50% of the Health and Wellness Spending amount determined by Council.

## Pension

Eligibility for the Local Authorities Pension Plan is provided in the County's Local Authorities Pension Plan and Alternative Retirement Contributions Policy.

## Workers' Compensation

All employees are covered under Workers' Compensation Board legislation and are governed by the Workers' Compensation Program Policy.

All employees must report all work-related injuries to their immediate supervisor and in turn to the County Office or Public Works Shop within seventy-two (72) hours of the accident or injury. The supervisor must ensure that the Safety Department is notified of the injury.

## The County's Expectations

It is expected that the County's employees will:

- Work directly with the Benefit Provider selected by the County and follow all Benefit Provider procedures and processes, including participating in mandatory benefits, following any opt-out provisions, and claims procedures or processes.
- Make a selection choice with the Benefit Provider that are suitable to their needs.
- Provide personal status updates impacting the group benefit plan as required by the County, the Benefit Provider, and in line with applicable privacy legislation and County policies, procedures, and processes.

It is expected that the County's supervisors and managers will:

- Communicate this Policy and accompanying procedures or processes to employees ensuring awareness and understanding.

## **Related Policies**

Council Approved: April 13, 2021