



University of Victoria

**Benefits
Information for**

**Regular Office, Technical &
Child Care (CUPE 951)
And
Maintenance & Food Services
(CUPE 917) Employees**

This document is intended as a guide to assist you in understanding the major provisions of the various benefit plans. Should any questions arise concerning the interpretation or administration of these plans, the official plan documents will govern in all cases.

Contact information for the Benefits Office in Human Resources is available at <http://web.uvic.ca/hr/benefits/>

TABLE OF CONTENTS

	Page
SECTION 1 - HEALTH CARE PLANS	1
Hospital Benefits Plan for B.C.	2
B.C. Medical Services Plan	3
Pharmacare Plan	6
Extended Health Benefits Plan.....	8
Dental Care Plan	19
SECTION 2 - PENSION PLANS	27
University of Victoria Staff Pension Plan.....	28
Old Age Security	37
Canada Pension Plan	38
SECTION 3 - LIFE INSURANCE PLANS	39
Basic Group Life Insurance.....	40
Optional Group Life Insurance	42
(Spousal & Accidental Death)	
Travel Accident Insurance	46
SECTION 4 - SICK LEAVE , LONG TERM DISABILITY INSURANCE PLANS & WORKSAFE BC (WCB)	47
Sick Leave Plan.....	48
Long Term Disability Insurance Plan	49
Worksafe BC (WCB)	56
SECTION 5 - BENEFITS WHEN NOT ACTIVELY WORKING	57
Sick Leave or Disability	58
Leave of Absence Without Pay	59
Layoff	60
Maternity, Adoption and Parental Leave	61
Early Retirement	62
Normal Retirement	64
Deferred Retirement.....	66
Termination	68
Death Before Retirement.....	69
SECTION 6 - EMPLOYEE & FAMILY ASSISTANCE PROGRAM	70
SECTION 7 – BENEFIT PREMIUMS SUMMARY	73

SECTION 1

HEALTH CARE PLANS

- B.C. Medical Services Plan
- B.C. Hospital Benefits Plan
- B.C. PharmaCare Plan
- University's Extended Health Benefits Plan
- University's Dental Care Plan

This section is intended as a guide to assist you in understanding the major provisions of these plans. Should any questions arise concerning the interpretation or administration of these plans, the official plan documents will govern in all cases.

The costs of the Hospital Benefits and PharmaCare Plans are included in the B.C. Medical Services Plan premiums. The total premium costs of the other health care plans in which you are enrolled are cost shared between you and the University.

TAXABLE BENEFITS

The premium costs of the Medical Services Plan are considered to be a taxable benefit if paid by the University whereas those for the Extended Health Benefits and Dental Care Plans are not. Therefore, to provide you with the maximum tax advantage, your portion of the combined health premiums are arranged on your T4 information to reflect that you pay the entire cost of the Medical Services Plan, plus or minus the portion of the premium costs of the extended and/or dental plans that are required to pay your portion of the total health benefit costs.

It is important to note that health services provided by the Government of the Province of British Columbia are subject to change without notice. Services reduced or eliminated are not automatically covered by other UVic health care plans.

HOSPITAL BENEFITS PLAN FOR B.C.

Provides comprehensive hospital care at standard ward level and other qualifying hospital expenses.

1. Eligibility

Permanent residents who have resided in British Columbia for at least three months, and who are members of the B.C. Medical Services Plan.

2. Membership

You and your dependents are automatically covered, providing you meet the requirements above.

3. Cost

No premiums – included under the B.C. Medical Services Plan.

4. Plan Benefits

This non-contributory provincial government plan covers the cost of:

- a) Inpatient hospital accommodation (standard ward) including necessary nursing services, prescribed drugs, use of operating rooms, radiotherapy, physiotherapy, anesthetic and case room facilities, laboratory and x-ray services, medical and surgical supplies (with certain exceptions), rehabilitation treatment and other approved services rendered by hospital staff.
- b) Outpatient services including emergency, operating room, application and removal of casts, day care surgical services, renal dialysis, cancer therapy, cytology service, diabetic day-care and dietetic counselling facilities, and psoriasis day-care.
- c) Out-of-province emergency hospital expenses – refer to MSP website at www.health.gov.bc.ca/msp under the section “Medical Care Outside BC”.

5. Plan Carrier

Health Insurance BC (Medical Services Plan)
PO Box 9035 Stn Prov Govt., Victoria BC V8W 9E3
Phone: 1-800-663-7100

B.C. MEDICAL SERVICES PLAN

The Provincial Government Medical Plan provides coverage for required medical, surgical, obstetrical and diagnostic services of medical practitioners for all eligible plan members.

1. Eligibility

- a) B.C. residents already enrolled in the Medical Services Plan: eligible from first of the month coinciding with or following appointment.
- b) New residents to B.C. - who are citizens of Canada, or lawfully admitted to Canada for permanent residence or by employment visa: eligible after a waiting period of the remainder of the month of arrival plus an additional two months.

2. Membership

Providing you meet the above residency qualifications, you are required, unless you have coverage elsewhere (e.g. through a spouse's employment), to immediately enroll in the University's group Medical Services Plan. Your coverage may start on the first day of the month coinciding with or following the commencement of your employment. (Note: Once enrolled it is important to keep MSP advised of address changes as they will cancel your coverage if they cannot reach you by mail.)

3. Eligible Dependents

- a) Your legal spouse or common-law partner.
- b) A child or legal ward who is not married or living in a marriage-like relationship, mainly supported by the plan member, and
 - 18 or younger, or
 - between 19 and 25 and in **full-time** attendance at a school or university. If studies end before age 25, coverage ends on the last day of the month studies are completed. For a dependent who reaches age 25, coverage ends on the last day of the month in which they turn age 25. Once the group coverage ends it is the responsibility of the dependent to register for individual coverage with the B.C. Medical Services Plan. The Benefits Office in Human Resources must also be advised so that the group coverage can be terminated for the dependent.

4. Premium Costs

Premiums are cost shared with the University – employee pays 25% and the University 75%. See Section 7 for monthly premium amounts.

Premiums are paid in advance (e.g. deductions in October are for November coverage).

5. Plan Benefits

This contributory provincial government plan includes the following benefits:

- a) medically required services provided by a physician, or a specialist (such as a surgeon, anesthetist, psychiatrist or ophthalmologist, when referred by a physician);
- b) maternity care by a physician or a midwife
- c) diagnostic services, including x-rays and laboratory services, when provided at approved diagnostic facilities, and when ordered by a physician, midwife, podiatrist, dental surgeon or oral surgeon;
- d) dental and oral surgery, when medically required to be performed in hospital;
- e) emergency out-of-province physician's and hospital charges payable on the same basis had the services been performed in British Columbia. For further information please refer to MSP's website at www.health.gov.bc.ca/msp under the section "Medical Care Outside BC". *(Important note: Out-of province claims must be submitted within 90 days of the date of service).*

6. Exclusions

- a) non-medically required services such as cosmetic surgery
- b) dental services, except as outlined under Plan Benefits
- c) routine eye examinations for persons 19 to 64 years of age
- d) eyeglasses, hearing aids, and other equipment or appliances
- e) annual or routine examinations where there is no medical requirement
- f) services of counsellors or psychologists
- g) acupuncture, chiropractic, massage therapy, naturopathy, physical therapy and non-surgical podiatry services (except for MSP beneficiaries with premium assistance status)
- h) third party medical examinations required for such certificates or tests for:
 - driving a motor vehicle
 - employment
 - life insurance
 - school or university
 - recreational and sporting activities
 - immigration purposes
 - medication (prescription drugs)

7. Temporary Absence from B.C.

If you plan to leave the province for 6 months or more you must advise MSP (through the Benefits Office in Human Resources) before leaving so that MSP can be advised of your absence.

You may be eligible to retain your coverage for up to 24 months during a temporary absence from BC. Approval is limited to once in 5 years for absences that exceed 6 months in a calendar year. If you are unsure whether you will qualify for coverage during an absence, you should contact MSP directly.

When you stay outside BC longer than the period for which you are entitled to coverage, you will be required to fulfill the waiting period upon return to the province before coverage can be renewed.

8. Termination of Coverage

Coverage under the University's Group Medical Services Plan terminates on the earlier of the last day of the month in which employment terminates, including retirement, or the last day of the month in which other eligibility requirements are no longer being met (such as dependents' age, financial dependency, etc.). If you choose to work beyond your normal retirement date, group coverage will continue to the earlier of your retirement date, or December 31st of the year in which you reach age 71.

The University will notify MSP when a person is no longer eligible for the University group coverage, and MSP will then start to bill you directly.

9. Collective Agreement Reference

Article 28.03 in the CUPE Local 951 & 917 Agreements

10. Plan Carrier

Health Insurance BC (Medical Services Plan)
PO Box 9035 Stn Prov Govt, Victoria, B.C. V8W 9E3
Phone : 1-800-663-7100
Web Address: www.health.gov.bc.ca/msp

PHARMACARE PLAN

PharmaCare provides financial assistance to British Columbia residents for eligible prescription drugs and designated medical supplies. This program provides reasonable access to drug therapy and is an integral part of the health system that serves British Columbia. PharmaCare does not cover out-of-province expenses.

1. Eligibility

If you are a BC resident and enrolled with the Medical Services Plan (MSP), you must register your family to receive your maximum financial assistance under Fair PharmaCare. Your family includes you, your spouse and any dependent children whose Medical Services Plan coverage is on the same contract as you or your spouse.

2. Membership

To register for Fair PharmaCare financial assistance you must:

- be a resident of British Columbia for at least three months; and
- be registered with the Medical Services Plan of British Columbia (MSP); and
- have filed an income tax return for the relevant taxation year. If you are a new Canadian resident a more recent tax return or alternate proof of net income information may be accepted.
- For further information, including how to register for the Fair PharmaCare Program, please visit their website at: <http://www.health.gov.bc.ca/pharmer/>. PharmaCare will issue a Registration Certificate once your registration has been approved.

3. Cost to Plan Member

No premiums – included under the B.C. Medical Services Plan.

4. Plan Benefits

- eligible drugs prescribed by your physician, surgeon, dentist, midwife or podiatrist (PharmaCare reimbursements are based on the average price of low cost alternative and reference based drugs)
- insulin, needles and syringes for diabetes
- certain ostomy supplies
- designated permanent prosthetic appliances and children's orthotic devices (braces). *(Note these benefits require prior approval. Please ask your medical supplier for an application form.)*

Once registered, the PharmaNet Program will track all prescriptions purchased in BC and automatically covers 70% of eligible prescription drug costs which exceed your family's deductible in a calendar year. PharmaCare's annual deductible is calculated as a percentage of your family's net income.

Prescription drug costs not covered by the Fair PharmaCare program are eligible for reimbursement through the University's Extended Health Benefits Plan. Please refer to the Extended Health Benefit section for further information.

5. Exclusions

- eyeglasses
- hearing aids or hearing aid batteries
- bandages
- artificial sweeteners
- antacids, laxatives, and other over-the-counter drugs
- wheelchairs, walkers, and other medical devices
- drug costs which have been fully reimbursed by another plan
- drugs or supplies obtained while outside of British Columbia
- mail-order prescriptions requested from companies located outside the province
- medical costs for kidney dialysis – covered by B.C. Renal Agency
- medications for cancer treatment – covered by B.C. Cancer Agency
- medications for transplants – covered by B.C. Transplant Society
- medications not designated as approved PharmaCare benefits
- herbal medicine products

6. Plan Carrier

Health Insurance BC (Medical Services Plan)
P.O. Box 9655 Stn Prov Govt, Victoria, B.C. V8W 9E3
Phone: 1-800-663-7100
Web Address: <http://www.health.gov.bc.ca/pharme/>

EXTENDED HEALTH BENEFITS PLAN

The Extended Health Benefits Plan is designed to assist members in paying for specified services and supplies as outlined in the Plan Document issued by Pacific Blue Cross to the University of Victoria.

1. Eligibility

All regular Office, Technical & Child Care and Maintenance and Food Services employees are eligible to join the Extended Health Benefits Plan.

2. Eligible Dependents

- a) Your legal spouse or common-law partner (a common-law partner is a person who has been publicly represented as your spouse for at least one year).
- b) Any child, stepchild, legally adopted child, or legal ward of the employee who is:
 - unmarried and dependent on the employee, and under the age of 21 years (children under age 21 are **not** covered if they are working more than 30 hours a week, unless they are full-time students).
 - age 21 to 25 and in **full time** attendance at a recognized educational institute. If child is no longer a student, the coverage will cease at the end of the month of finishing school or university.
 - incapable of supporting themselves because of physical or mental disorder are covered without age limit if the disorder begins before they turn age 21, or while they are students under age 25, and the disorder has been continuous since that time.

Note: you must apply for dependent coverage within one month of the date of marriage or acquisition of an eligible dependent. If such application is not made, the effective date of coverage will be determined based on medical evidence of insurability. You must immediately advise the Benefits Office in Human Resources if at anytime a child is no longer a full-time student.

3. Membership

You are required to immediately enroll in the Extended Health Benefits Plan. Your coverage may start on the first day of the month coinciding with or following your appointment. At the time of enrollment you have the option of covering eligible dependents. No further addition or deletion of dependents will be permitted without satisfactory proof, within 31 days, of a change in marital or dependent status.

4. Premium Costs

Premiums are cost shared with the University – employee pays 25% and the University 75%. See Section 7 for monthly premium amounts.

Premiums are paid in advance (e.g. deductions in October are for November coverage).

5. Plan Benefits

There is an overall deductible of \$50 per person or family each calendar year. Eligible expenses in excess of this deductible will be paid up to plan limits as specified below.

If in any calendar year the eligible expenses incurred do not exceed the deductible, the eligible expenses incurred during the last three months of the calendar year may be applied against the deductible for the next calendar year.

Reimbursement for both in-province and out-of-province is 100% of eligible expenses, up to the plan limits as outlined below.

The lifetime maximum amount of benefits payable for any one member or dependent is \$1,000,000.

The following information is intended to be a descriptive outline only. All provisions of the Plan are subject to the terms and conditions of the contract issued to the University by Pacific Blue Cross. It is recommended that you request pre-authorization from Pacific Blue Cross for all major purchases.

The Extended Health Benefits Plan covers reasonable and customary charges for the following services when medically necessary, **and prescribed, ordered, or referred by a Physician:**

A) BENEFITS INSIDE THE PROVINCE

(1) Semi-private or Private Hospital Room Accommodation

The additional charge for semi-private or private room accommodation in a public general hospital, or the extended care unit of a public general hospital, providing the services are not primarily for chronic or custodial care, but not hospital co-insurance charges. Charges for rental of telephone, television or similar equipment are not covered.

(2) Emergency Ambulance Services

Charges for licensed ambulance services (over and above any amount paid by a government plan) for the member or dependent, in an EMERGENCY requiring IMMEDIATE transportation, following a serious accidental injury or sudden attack of serious illness, to and from the nearest Canadian hospital equipped to provide the required treatment.

Where necessary when time is critical and the patient's condition prevents the use of other means of transportation, emergency transportation by air will be covered. Emergency transportation from one hospital to another for the required treatment will be covered only if the original hospital has inadequate facilities. Charges for an attendant will be covered when medically necessary.

(3) Prescription Drugs

Charges for drugs and medicines legally requiring a prescription by a Dentist or Physician and Surgeon, insulin, needles and syringes and testing supplies for diabetics, and injections of Vitamin B₁₂ for the treatment of pernicious anemia, and allergy serums when administered by a Physician, BUT EXCLUDING the following: those drugs prescribed or recommended by a Physician and Surgeon to be used for contraceptive or fertility purposes, any vitamin preparations not expressly included, food and mineral replacements or supplements, those drugs not approved pursuant to the Food and Drug Act for sale and distribution in Canada, and any medications available without prescription.

Note: *To ensure that the Extended Health Benefits Plan does not pay for expenses which would otherwise be covered by the BC Government, Pacific Blue Cross will require proof of registration with the Fair PharmaCare Program before claims over \$1,000 per annum are paid.* Once registered, any eligible prescription expenses in excess of your family's annual deductible with Fair Pharmacare will be covered as follows:

- 30% by Pacific Blue Cross
- 70% by Fair PharmaCare

(4) Private Duty Nursing Care

Fees for the services of a Registered Nurse for private duty care (other than a nurse who ordinarily resides with or who is related to the member) in the management of an acutely ill patient in the persons home or while a registered bed patient in a public general hospital in British Columbia, based on the schedule of fees of the Registered Nurses' Association of British Columbia, up to a MAXIMUM of the equivalent of 30 days of such services during each calendar year for each member or dependent. The services must be rendered by a nurse who is currently registered with the Registered Nurses' Association of British Columbia.

(5) Dental Accident

Dental treatment, by a Dentist registered with the College of Dental Surgeons of B.C., which is required, performed and completed within 52 weeks after a covered **accidental** injury which occurred while covered under this EHC plan, for the repair or replacement of natural teeth or because of a fractured or dislocated jaw. Payment is based on the current B.C. Dental Fee Schedule. An injury shall be considered accidental only if it has been caused by a direct blow to the external mouth or face resulting in immediate damage to the natural teeth, and not by an object wittingly or unwittingly placed in the mouth. Payment will NOT be made on temporary, duplicate, or incomplete procedures, or for correcting unsuccessful procedures.

(6) Medical Aids and Supplies

Charges for the following services and supplies as prescribed or referred by a Physician:

- (a) oxygen, blood, and blood plasma
- (b) ostomy and ileostomy supplies

- (c) walkers, canes and cane tips, crutches, splints, casts, collars, and trusses, but not elastic or foam supports
- (d) rigid support braces and permanent prostheses (artificial eyes, limbs, larynxes, and mastectomy forms). Myoelectrical limbs are excluded, but Pacific Blue Cross will pay the equivalent of a standard prostheses.
- (e) Charges for the following items to the maximum amounts indicated per calendar year:
 - i) mastectomy brassieres - \$150
 - ii) stump socks - \$250
 - iii) surgical stocking \$250
- (f) wigs and hairpieces required as a result of medical treatment or injury to a lifetime maximum of \$500.

As Fair PharmaCare also provides some coverage for prosthetic devices, receipts should be sent first to them for consideration of payment.

(7) Medical Equipment

Standard durable medical equipment when prescribed or referred by a Physician as follows:

- (a) Preauthorization is required from Pacific Blue Cross for expenses in excess of \$5,000.
- (b) Charges for standard durable medical equipment when rented from a medical supplier. If unavailable on a rental basis, or required for a long-term disability, purchase of these items from a provider may be considered.
- (c) Repairs to purchased items. Pacific Blue Cross will replace the item when it can no longer be made functional. Pacific Blue Cross may request trade-in or return of replaced equipment.
- (d) Reimbursement on rental equipment will be made monthly and will in no case exceed the total purchase price of similar equipment.
- (e) Standard durable equipment includes:
 - (i) Manual wheelchairs, manual type hospital beds, and necessary accessories – electric wheelchairs and hospital beds will be covered only when the patient is incapable of operating a manual wheelchair, otherwise we will pay the manual equivalent.
 - (ii) Medical monitors including heart and blood glucose monitors, and cardiac screeners.
 - (iii) Bi-osteogen systems (when recommended by an orthopedic surgeon) and growth guidance systems.
 - (iv) Breathing machines and appliances including respirators, compressors, percussors, suction pumps, oxygen cylinders, masks, and regulators.
 - (v) Insulin infusion pumps for diabetics – when basic methods are not feasible.
 - (vi) Transcutaneous electric nerve stimulators (TENS) when prescribed for intractable pain.
 - (vii) Transcutaneous electric muscle stimulators (TEMS) required when, due to an injury or illness, all muscle tone has been lost.

(8) Hearing Aids

Hearing aids for adults and children when prescribed by a Certified Ear, Nose and Throat Specialist or supplied by a recognized Audiologist on the recommendation of a Physician and Surgeon. Payment will not be made for repairs and maintenance, batteries, or recharging devices, or other such accessories. Replacement hearing aids will be covered only when the hearing aid cannot be satisfactorily repaired. The maximum benefit payable during a five calendar year period is \$1,800 per person

(9) Orthotics and Orthopedic Shoes

When prescribed by a Physician or Podiatrist as medically necessary custom fitted orthopedic shoes (including repairs), orthopedic shoes attached to a brace, and modifications to stock item footwear to a maximum benefit payable in any calendar year of \$400 for an adult or \$200 for a dependent child.

Foot Orthotics (including arch supports) when prescribed by a Physician or Podiatrist, to a maximum benefit payable of \$400 per person in a calendar year.

(10) Vision Care and Eye Examinations

Charges for the following when prescribed or performed by a Ophthalmologist or Optometrist:

- routine eye examinations to a maximum of \$75 for persons between the ages of 19 and 64, and
- the purchase and/or repair of eyewear and charges for contact lens fittings

to a combined maximum of \$500 per person every 2 consecutive calendar years. Charges for non-prescription eyewear including prescription or non-prescription sunglasses, safety goggles and cataract lenses are not covered.

ITEMS 11 to 18 following do not require referral by a Physician:

(11) Acupuncture

Charges for acupuncture treatments when performed by a Physician, Physiotherapist or Naturopath licensed to perform acupuncture in British Columbia (***Registered Acupuncturists are not covered***). The maximum benefit payable in any calendar year is \$200 per person.

(12) Clinical Psychology/Counselling

Fees of Clinical Psychologists licensed in British Columbia, including Clinical Counsellors and Clinical Social Workers registered with the B.C. Association of Clinical Counsellors or Social Workers. The combined maximum benefit payable in any calendar year is \$1,200 per person.

(13) Speech Therapy

Fees of Speech Language Pathologist licensed in British Columbia. The maximum benefit payable in any calendar year is \$200 per person.

(14) Chiropractor Services

Fees of Chiropractors registered or licensed in British Columbia (but not including x-ray service). You will be reimbursed \$16.25 per visit for the first 12 visits in a calendar year, and then the full cost, as is reasonable and customary, for each visit over 12 in a calendar year, to a maximum of \$500 per person per calendar year.

(15) Massage Therapy

Fees of Massage Practitioners registered or licensed in British Columbia (other than a Massage Practitioner who is related to or resident with the member). You will be reimbursed \$22.75 per visit for the first 12 visits in a calendar year, and then the full cost, as is reasonable and customary, for each visit over 12 in a calendar year, to a maximum of \$250 per person in a calendar year.

(16) Naturopathic Services

Fees of Naturopathic Physicians registered or licensed in British Columbia (but not including X-ray service). You will be reimbursed \$15.41 per visit for the first 12 visits in a calendar year, and then the full cost, as is reasonable and customary, for each visit over 12 in a calendar year, to a maximum of \$200 per in a calendar year.

(17) Physiotherapy

Fees of Physiotherapists registered or licensed in British Columbia (other than a Physiotherapist who is related to or resident with the member). You will be reimbursed \$22.85 per visit for the first 12 visits in a calendar year, and then the full cost, as is reasonable and customary, for each visit over 12 in a calendar year, to a maximum of \$500 per person in a calendar year.

(18) Podiatry Services

Fees of Podiatrists registered or licensed in British Columbia (but not including X-ray service or appliances). You will be reimbursed \$32.50 per visit for the first 12 visits in a calendar year, and then the full cost, as is reasonable and customary, for each visit over 12 in a calendar year, to a maximum of \$250 per person in a calendar year.

B) EMERGENCY OUT-OF-PROVINCE BENEFITS

While traveling or on vacation outside British Columbia, benefits are payable for the following expenses incurred **IN AN EMERGENCY ONLY** and when ordered by the attending Physician (emergency means a sudden unexpected injury or an acute episode of disease that requires **immediate** treatment or surgery. If further treatment or surgery is required the severity of the condition must be such that it would not allow the patient to be returned B.C. for treatment). Non-emergency continuing care, testing, treatment, and

surgery, and amounts covered by any government plan and/or any other provider of health coverage are not eligible.

It is important to contact Medi-Assist before any treatment is commenced. In the event of a medical emergency, call Medi-Assist using the toll-free numbers on the back of your benefit plan card. For further information see details below under Emergency Travel Assistance.

- (1) Local ambulance services when immediate transportation is required to the nearest hospital equipped to provide the treatment essential to the patient.
- (2) The hospital room charge and charges for services and supplies when confined as patient or treated in a hospital, to a maximum of 90 days. If reasonably possible, Pacific Blue Cross should be notified within 5 days of the patient's admission to hospital. When the patient's condition has stabilized, Pacific Blue Cross has the right, with the approval of the attending Physician, to move the patient by licensed ambulance service to the hospital nearest the patient's home which is equipped and has space available to provide further medical treatment. Where transportation would endanger the patient's health, the 90 day limit may be extended.
- (3) Services of a Physician and laboratory and x-ray services.
- (4) Prescription drugs in sufficient quantity to alleviate an acute medical condition.
- (5) Other emergency services and/or supplies, if Pacific Blue Cross would have covered them inside your province of residence.

Emergency Travel Assistance

In emergencies which occur while you (and your eligible dependents) are traveling, Medi-Assist will coordinate the following services:

- (1) Locate the nearest appropriate medical care.
- (2) Obtain consultative and advisory services and supervision of medical care by qualified licensed Physicians.
- (3) Investigate, arrange and coordinate medical evacuations and related transportation needs.
- (4) Arrange and coordinate the repatriation of remains.
- (5) Replace lost or stolen passports, locate qualified legal assistance and local interpreters, and other incidental aid you and/or your dependent may require when in distress.

Your Pacific Blue Cross worldwide Medi-Assist card provides instant information on how to contact them. Call the nearest Medi-Assist emergency access number listed on your card. If necessary, call collect or contact the local telephone operator for help in placing your call to Medi-Assist. Have your Extended Health number (E041070) and your BC Care Card number ready for personal identification

Claiming Out of Province Expenses

All out of province medical expenses, including those for doctors' services, laboratory procedures, hospitalization, and radiology services that may be paid by MSP, are to be submitted directly to Pacific Blue Cross for payment. An Assignment of Payment form will be required for Pacific Blue Cross to coordinate payment with MSP.

You have **90 days** from the date of service to submit your claim to Pacific Blue Cross. Any claim normally covered by the government plan which has been refused on the basis that the claim was not submitted within the time limits will not be included as an eligible expense under the Pacific Blue Cross Extended Health Plan.

Please contact the Benefits Office in Human Resources to obtain the Out of province claim package.

*****IMPORTANT NOTE:** *Provincial health care coverage out of the province is at the discretion of the Government of the Province of British Columbia. It is therefore recommended that you contact the B.C. Medical Services Plan prior to leaving the country to determine the extent of your coverage.*

6. Exclusions and Limitations

The following are **NOT** included as eligible expenses:

- (1) Except as specifically included in this booklet: dentures or dental treatments, hearing aids, eyeglasses, contact lenses, surgical lens implants, or examinations for the prescription or fitting of any of these, x-rays, hospital coinsurance, vitamins and/or minerals, contraceptives, fertility drugs, erectile dysfunction drugs, anti-obesity, medications used to treat or replace an addiction or habituation, support stockings, orthotics, arch supports, transportation charges incurred for elective treatment and/or diagnostic procedures or for health or health examinations of any kind, remedies by a naturopath or podiatrist, and professional services of Physicians or any person who renders a professional health service in the patient's province of residence.
- (2) General anesthetic, medications used to prevent baldness or promote hair growth, food replacements or supplements, HCG injections, drugs not approved for sale and distribution in Canada, and medications available without a prescription.
- (3) Any drug, vaccine, item or service classified as preventive treatment or administered for preventive purposes, and which is not specifically required for treatment of an illness or injury.
- (4) Allergy testing unless rendered by a naturopath.
- (5) Personal comfort items, items purchased for athletic use, air humidifiers and purifiers, services of Victorian Order of Nurses or graduate or licensed practical nurses, services of religious or spiritual healers, occupational therapy, services and supplies for cosmetic purposes, public ward accommodation, rest cures.
- (6) Charges for completion of forms or written reports, communication costs, delivery and mailing or handling charges, interest or late payment charges, non-sharable or capital costs levied by local hospitals, or charges for translating documents into English.
- (7) Any payment to a pharmacy, a Practitioner, or a Physician (demanded or received by balanced billing, extra billing or extra charging) which represents an amount in excess of the schedule of costs prescribed by the government plan.
- (8) That portion of a claim normally covered by the government plan, which has been refused on the basis that the claim was not submitted within the government plan's time limits.
- (9) Expenses incurred, outside your province of residence, due to elective treatment and/or diagnostic procedures, or complications related to such treatment.
- (10) Expenses incurred, outside BC, due to therapeutic abortion, childbirth, or complications of pregnancy occurring within two months of the expected delivery date.

- (11) Charges incurred outside your province of residence for continuous or routine medical care normally covered by the government plan of BC.
- (12) Expenses of a dependent hospitalized at the time of enrollment.
- (13) Services performed by a Physician who is related to or resident with you or your spouse.
- (14) Fees for ambulance services when an ambulance is called but not used.
- (15) Ambulance charges for work related illness or injury assessed by the Workers' Compensation Board to be your employer's responsibility.
- (16) Retroactive coverage and payment of any expense, including expenses that receive special authorization from PharmaCare.
- (17) Any expenses for which you are entitled to reimbursement from another group or individual benefit plan or insurance policy, or due to the legal liability of any other party.
- (18) Expenses resulting directly or indirectly from intentional self-inflicted injury, war, or participation in a riot, insurrection, or civil commotion, active duty in the military forces or any civilian noncombatant unit.
- (19) Expenses resulting from a direct or indirect attempt at, or commission of, an indictable offense under the Criminal Code of Canada or similar law of any other country.
- (20) Any injury, illness, or condition for which care is provided or may be provided or available without cost by public authorities or by a tax supported agency, including preventive treatment and services available under any Workers' Compensation Act or similar plan.
- (21) Any other item not specifically included as a benefit.

7. Confirming your Coverage

If you are considering major expenses that are not listed under either "Eligible Expenses" or in the exclusions above, please contact Pacific Blue Cross at 1-888-275-4672. It is suggested that you request pre-authorization prior to any major expenses.

8. Online Access

Pacific Blue Cross offers secure online access to a variety of services including detailed claims information, claim forms, and coverage information. To register, visit CaresNet at <http://www.pac.bluecross.ca/> and follow the instructions under "A Plan Member".

9. How to Submit a Claim

When you and/or your eligible dependent(s) have accumulated sufficient eligible expenses to satisfy the \$50 calendar year deductible and a reasonable reimbursement is due, you should submit a claim to Pacific Blue Cross. The claim form is available at <http://pac.bluecross.ca/> under "Member Services", or from the Benefits Office.

Please make certain that you follow the instructions on the claim form, that the form is signed and dated, and that all *original* receipts are stapled to your claim form. Photocopies of receipts are acceptable only when accompanied by a claims payment statement from another carrier. It is important to note that Pacific Blue Cross do not return receipts after the claim is processed, so it is suggested that you keep photocopies of the receipts that you submit. All claims must be submitted in English.

Reminder, if you have not incurred eligible expenses in excess of \$50 during a calendar year, those expenses incurred during the last three months of that year may be applied towards satisfying the \$50 deductible for the next year.

You should continue to submit claims to Pacific Blue Cross throughout the calendar year as you have reasonable amounts. At the end of December you should submit any remaining receipts for that calendar year to Pacific Blue Cross. ***The deadline for submitting claims to Pacific Blue Cross is December 31st of the year following the calendar year in which the expenses being claimed incurred. Payment will not be made for receipts received after these time limits.***

Providing you are eligible for and registered with the Fair PharmaCare Program of B.C., Pacific Blue Cross will reimburse 100% of your eligible prescription expenses over \$50 in a calendar year, up to your family's annual PharmaCare deductible. Eligible prescription expenses over your PharmaCare deductible are reimbursed 70% by PharmaCare, and 30% by Pacific Blue Cross. For information on registering with the Fair PharmaCare Program please refer to the PharmaCare section.

Certain medical expenses are covered under the government plan. If you submit your claim to Pacific Blue Cross before you submit your claim to the government plan, Pacific Blue Cross will deduct what the government plan would normally pay (e.g. PharmaCare expenses) from the claim. Information for claiming PharmaCare expenses may be obtained from your Pharmacist.

If you have duplicate coverage with another plan, please review the Coordination of Benefits section below. If you are covered by more than one Pacific Blue Cross plan, then you have to complete only one claim form with both of the Group Numbers. If you are covered by plans from different benefit carriers, then you have to complete a claim form for each plan (one for the primary plan and one for the secondary plan). The remittance statement from the first plan must be submitted to the second plan.

10. Coordination of Benefits

When coordinating benefits between plans, Pacific Blue Cross pays claims based on the rules of the Canadian Life and Health Insurance Association guidelines, which are:

- 1) Dependent 00 (the employee) is always the primary claimant. Dependent 01 (or 90 to 99 – the spouse) is always the secondary claimant.
- 2) Dependent children are always covered primarily under the parent who has the earliest birth date in the year (month and day).
- 3) In situations of separation or divorce, the following order applies:
 - a. the plan of the parent with custody of the child
 - b. the plan of the spouse of the parent with custody of the child
 - c. the plan of the parent not having custody of the child
 - d. the plan of the spouse of the parent in c) above.
- 4) Total reimbursement shall never exceed 100% of the eligible expenses.

11. Termination of Coverage

The Extended Health Benefits Plan coverage for you and your eligible dependents terminates on the earlier of the last day of the month in which your employment terminates, including retirement, or the last day of the month during which other eligibility requirements are no longer being met (such as dependents age, financial dependency, change of group, etc.). If you choose to work beyond your normal retirement date, benefits will continue to the earlier of your retirement date, or December 31st of the year in which you reach age 71.

12. Individual Extended Health Benefits and Travel Plans

Pacific Blue Cross offers an individual health plan for members whose group coverage terminates. To convert coverage you must ensure that your application and full payment is received by Pacific Blue Cross within 60 days of the date your group coverage ends. Coverage will become effective immediately after your group coverage terminates.

Pacific Blue Cross also offer individual travel benefits. For further details on individual products please call 1-800-873-2583.

13. Collective Agreement Reference

Article 28.03 in the CUPE Local 951 & 917 Agreements

14. Plan Carrier

Pacific Blue Cross
Group Plan No. E041070
Health & Dental Claims
PO Box 7000
Vancouver, BC V6B 4E1
1-888-275-4672

DENTAL CARE PLAN

The Dental Care Plan has been designed to assist you in paying basic dental expenses for you and your eligible dependents, based on the B.C. Dental Fee Schedule. All provisions of the plan are subject to the terms and conditions of the Plan Document issued by Pacific Blue Cross to the University of Victoria.

1. Eligibility

All regular Office, Technical & Child Care and Maintenance and Food Service employees are eligible to join the Dental Care Plan.

2. Eligible Dependents

- a) Your legal spouse or common-law partner (a common-law partner is a person who has been publicly represented as your spouse for at least one year).
- b) Any child, stepchild, legally adopted child, or legal ward of the employee who is:
 - unmarried and dependent on the employee, and under the age of 21 years (children under age 21 are **not** covered if they are working more than 30 hours a week, unless they are full-time students).
 - age 21 to 25 and in **full time** attendance at a recognized educational institute. If child is no longer a student, the coverage will cease at the end of the month of finishing school or university.
 - incapable of supporting themselves because of physical or mental disorder are covered without age limit if the disorder begins before they turn age 21, or while they are students under age 25, and the disorder has been continuous since that time.

Note: you must apply for dependent coverage within one month of the date of marriage or acquisition of an eligible dependent. If such application is not made, the effective date of coverage will be determined based on medical evidence of insurability. You must immediately advise the Benefits Office in Human Resources if at anytime a child is no longer a full-time student.

3. Membership

You are required to immediately enroll and remain in the Dental Care Plan. Your coverage may start on the first day of the month following satisfactory completion of your probationary period. At the time of enrollment you have the option of covering eligible dependents. No further addition or deletion of dependents will be permitted without satisfactory proof, within 31 days, of a change in marital or dependent status.

4. Premium Costs

Premiums are cost shared with the University – employee pays 25% and the University 75%. See Section 7 for monthly premium amounts.

Premiums are paid in advance (e.g. deductions in October are for November coverage).

5. Plan Benefits

The Dental Care Plan has no annual deductible and provides coverage as follows:

- 85% of basic preventive and restorative expenses (Plan A)
- 65% of crowns, bridges and prosthetic appliances (Plan B)
- 50% of orthodontics - to a maximum lifetime benefit of \$2,000 per person (Plan C)

The charges covered by the Dental Care Plan are based on the B.C. Dental Fee Schedule. **Some dentists may charge fees in excess of that provided by the Fee Guide. Any such excess is not an eligible expense under the Dental Plan.**

Members and registered dependents are entitled to the following dental services when performed by a dentist (dentist means a doctor of dentistry who is duly qualified and licensed to practice dentistry in the area where the service is provided. A dentist may also mean dental specialist, or denturist.)

The following information is intended to be a descriptive outline only. All provisions of the Dental Care Plan are subject to the terms and conditions of the Dental Care Plan Contract issued by Pacific Blue Cross to the University.

Plan "A" - Basic Preventive and Restorative Services

Plan A covers services for the care and maintenance of teeth, including procedures to restore teeth to natural or normal function. Eligible expenses include:

(1) Diagnostic Services

(a) Examinations:

- (i) complete – provided Pacific Blue Cross have not paid for any other exam by the same Dentist in the past 6 months – 2 per lifetime
- (ii) new patient and recall – combined limit of 2 per calendar year
- (iii) specific – 2 per calendar year
- (iv) consultations (as a separate appointment).

(b) X-rays

- (i) diagnostic
- (ii) panoramic – 1 per 12 month period
- (iii) complete mouth series – 1 per 36 month period

All x-rays combined shall not exceed the dollar limit for a complete mouth series.

(c) Diagnostic models – 1 set per calendar year.

(2) Preventative Services

- (a) Scaling, root planning, and gingival curettage to a combined calendar year maximum of \$400.00.
- (b) Polishing – 2 per calendar year.

- (c) Topical application of fluoride – 2 per calendar year.
- (d) Fixed space maintainers on missing primary teeth and habit-breaking appliances.
- (e) Preventative restorative resins and pit and fissure sealants – combined limit of 1 per tooth in a 2 year period. No age limit.

(3) Restorative Services

- (a) Fillings
 - (i) amalgam (silver coloured) fillings
 - (ii) composite fillings on all teeth
- (b) Stainless steel crowns on primary and permanent teeth – once per tooth in a 5 year period.
- (c) Inlays or onlays – only 1 inlay or onlay on the same tooth will be covered in a 5 year period. Where other material would suffice, you will be responsible for the difference between the cost of the chosen material and the cost of alternative material.

(4) Endodontics

For the treatment of diseases of the pulp chamber and pulp canal including, but not limited to root canals. Fee guide financial and treatment frequency limits do not apply.

(5) Periodontics

For the treatment of diseases of the soft tissue (gum) and bone surrounding and supporting the teeth, excluding bone and tissue grafts, but including the following:

- (a) occlusal adjustment and recontouring – a combined calendar year maximum of \$440
- (b) root planning
- (c) gingival curettage
- (d) osseous surgery
- (e) bruxing guards – 2 appliances in a 5 year period (no benefit is payable for the replacement of lost, broken, or stolen bruxing guards).

(6) Prosthetic Repairs

- (a) removal, repairs, and recementation of fixed appliances
- (b) rebase and relines of removable appliance – a combined limit of 1 per upper and 1 per lower prosthesis in a 2 year period
- (c) tissue conditioning – 2 per upper and 2 per lower prosthesis in a 5 year period
- (d) gold foil – only when used to repair existing gold restorations.

(7) Surgical Services

- (a) extractions
- (b) other routine oral surgical procedures
- (c) anesthesia and sedation in conjunction with surgery to a combined calendar year maximum of \$170.

(8) Other

House calls, hospital calls only if work is not being performed, emergency visits, consultation with the physician or hospital staff, and office visits after regular office hours.

The percentage of payment for services under Plan "A" is 85% of the B.C. Dental Fee Schedule.

Any fees in excess of the Fee Schedule are your responsibility.

Plan "B" Major Restorative Services

You are eligible for Plan B services when your Dentist recommends replacement of your missing teeth, or reconstruction of your teeth (where basic restorative methods can not be used satisfactorily).

Mounted x-rays and/or diagnostic casts may be required for Pacific Blue Cross approval.

Plan B services include the following:

(1) Prosthodontic Services

- (a) removable complete upper and lower or partial upper and lower dentures
- (b) fixed bridges.

(2) Restorative Services

- (a) inlays or onlays involved in bridgework
- (b) veneers
- (c) crowns and related services.

(3) Limitations

- (a) Only 1 major restorative service involving the same tooth will be covered in a 5 year period.
- (b) Only 1 upper and 1 lower denture (complete or partial) is eligible in a 5 year period.
- (c) No benefit is payable for the replacement of lost, broken, or stolen dentures. Broken dentures may be repaired under Plan A.
- (d) Veneers, crowns, bridges, inlays, and onlays are subject to the conditions outlined in the BC Fee Guide. Where other material would suffice, you will be responsible for the difference between the cost of the chosen material and the cost of alternative material.

The percentage of payment for services under Plan "B" is 65% of the B.C. Dental Fee Schedule.

Any fees in excess of the Fee Schedule are your responsibility.

Plan "C" - Orthodontics

Benefits are payable for orthodontic services performed on or after the effective date of your coverage. Plan C is designed to cover orthodontic services provided to maintain, restore, or establish a functional alignment of the upper and lower teeth.

Adults and dependent children are eligible for orthodontic services. The maximum lifetime benefit is \$2,000 per person.

Limitations:

- (1) No benefit is payable for the replacement of appliances which are lost or stolen.
- (2) Services done for the correction of temporomandibular joint (TMJ) dysfunction are not covered.
- (3) Treatment performed solely for splinting is not covered.

The percentage of payment for services under Plan "C" is 50% of the B.C. Dental Fee Schedule.

Any fees in excess of the Fee Schedule are your responsibility.

6. Emergency Dental Care - Out-of-Province

In an *EMERGENCY* if you require dental care while travelling or on vacation outside British Columbia you are entitled to the services of a dentist and will be reimbursed up to the amount that would have been paid had the services been rendered in British Columbia.

7. Coordination of Benefits

Coordination of dental benefits (coverage by two separate dental plans) is permitted under this dental plan. If you choose to coordinate your UVic dental coverage with another plan you must advise the Dentist performing the services that claims must be coordinated to ensure that total benefits payable do not exceed 100% of the eligible expenses.

8. Exclusions

- (a) Services which are provided under the Medical Services Act of British Columbia, the Workers' Compensation Board or other similar agency, or services for which any third party is liable.
- (b) Items not listed in the BC Fee Guide and fees in excess of those listed in the Fee Guide.
- (c) Any item not specifically included as a benefit.
- (d) Charges for broken appointments, oral hygiene or nutritional instruction, completion of forms, written reports, communication costs, or charges for translating documents into English.
- (e) Procedures performed for congenital malformations or for purely cosmetic reasons.
- (f) Charges for drugs, pantographic tracings, and grafts.
- (g) Charges for implants and/or services performed in conjunction with implants.
- (h) Anesthesia not done in conjunction with surgery, and charges for facilities, equipment and supplies.
- (i) Charges for services related to the functioning or structure of the jaw, jaw muscles, or temporomandibular joint.

- (j) Incomplete, unsuccessful, or temporary procedures.
- (k) Recent duplication of services by the same or different Dentist.
- (l) Any extra procedure which would normally be included in the basic service performed.
- (m) Services or items which would not normally be provided, or for which no charge would be made, in the absence of dental benefits.
- (n) Travel expenses incurred to obtain dental treatment.
- (o) Any expenses for which you are entitled to reimbursement from another group or individual benefit plan or insurance policy, or due to the legal liability of any other party.
- (p) Expenses resulting directly or indirectly from intentional self-inflicted injury, war, or participation in a riot, insurrection, or civil commotion, active duty in the military forces or any civilian noncombatant unit.
- (q) Expenses resulting from a direct or indirect attempt at, or commission of, an indictable offense under the Criminal Code of Canada or similar law of any other country.
- (r) Any injury, illness, or condition for which care is provided or may be provided or available without cost by public authorities or by a tax supported agency, including preventive treatment and services available under any Workers' Compensation Act or similar plan.

9. Confirm your Coverage Prior To Treatment

To confirm your eligibility for expenses with respect to any major dental treatment, you should ask your Dentist to submit an outline of the recommended treatment plan and cost estimate to Pacific Blue Cross *prior to the start of treatment*. This is important especially when your Dentist is recommending extensive dental work. This prevents you from unknowingly incurring dental expenses beyond your expectations.

10. Online Access

Pacific Blue Cross offers secure online access to a variety of services including detailed claims information, claim forms, and coverage information. To register, visit CaresNet at <http://pac.bluecross.ca/> and follow the instructions under "A Plan Member".

11. How to Submit Claim

- (1) Please confirm with your Dentist how billing is handled. Pacific Blue Cross will pay in either of two ways:
 - (a) by paying the Dentist directly for services provided under this dental plan when Pacific Blue Cross receive a claim form signed by the Dentist certifying the services performed and the fee charged, or
 - (b) if you have paid your Dentist directly, Pacific Blue Cross will reimburse you the benefit amount when they receive a claim form or receipts signed by your Dentist.
- (2) Pacific Blue Cross require a separate claim form for each member of your family who has received dental services. Be sure to include the following information on the claim form:
 - (a) name of the Dentist
 - (b) name and birth date of the person receiving the dental care
 - (c) your group, identification, and dependent numbers
 - (d) your home mailing address

- (e) all claims must be submitted in English
- (3) It is suggested that dental claims be submitted within 90 days or earlier of the completed date of service. *The deadline for submitting claims to Pacific Blue Cross is December 31st of the year following the calendar year in which the expenses being claimed incurred.* Payment will not be made for receipts received after this time. This deadline applies to orthodontic claims as well.
- (4) Orthodontic Claims Procedure
- (a) Treatment Plan
 - (i) Have your Orthodontist complete the “Certified Specialist in Orthodontics Standard Information Form” (the treatment plan) before treatment starts.
 - (ii) If the payment schedule or treatment changes, Pacific Blue Cross require a revised treatment plan for review.
 - (iii) The treatment plan must be on file before Pacific Blue Cross can pay the initial fee or down payment, the monthly or quarterly fees and the one time appliance fee.
 - (iv) Claims for consultations, exams and records (x-rays, study models, etc.) can be reimbursed without a treatment plan on file.
 - (b) As Pacific Blue Cross does not return original receipts, photocopies will be accepted for orthodontic claims. It is recommended that you submit receipts as you receive them rather than holding receipts until the completion of treatment.
 - (c) Monthly or quarterly Fees
 - (i) Submit receipts for the monthly or quarterly fees on a regular basis as treatment progresses.
 - (ii) The amount paid will be prorated over the estimated months of active treatment. For example, when braces are on the teeth, the estimated length of treatment will be on the treatment plan.
 - (iii) As long as your coverage is effective, monthly or quarterly reimbursements will be made to you until the dollar maximum is reached or the treatment is complete, whichever occurs first.

12. Termination of Coverage

The Dental Plan coverage for you and your eligible dependents terminates on the earlier of the last day of the month in which your employment terminates, including retirement, or the last day of the month during which other eligibility requirements are no longer being met (such as dependents age, financial dependency, change of group, etc.). If you choose to work beyond your normal retirement date, benefits will continue to the earlier of your retirement date, or December 31st of the year in which you reach age 71.

12. Individual Extended Health and Dental Plan

Pacific Blue Cross offers an individual dental plan for members whose group coverage terminates. To convert coverage you must ensure that your application and full payment is received by Pacific Blue Cross within 60 days of the date your group coverage ends. Coverage will become effective immediately after your group coverage terminates.

13. Collective Agreement Reference

Article 28.05 in the 951 and 917 Agreements.

14 Plan Carrier

Pacific Blue Cross
Group Plan No. D041070
Health & Dental Claims
PO Box 7000
Vancouver, BC V6B 4E1
1-888-275-4672

SECTION 2

PENSION PLANS

It is important to make financial plans for your retirement years, no matter how far from retirement you may be. For most individuals there are three basic sources of retirement income:

- University of Victoria Staff Pension Plan
- Government Pension Programs
- Personal Savings

It is your responsibility to be aware of the adequacy of these sources and to ensure that they will meet your income needs when you retire.

UNIVERSITY OF VICTORIA STAFF PENSION PLAN

This section is intended as a guide to assist you in understanding the major provisions of the University of Victoria Staff pension plan. Should any questions arise concerning the interpretation or administration of this plan, the official plan documents will govern in all cases. An “Information for Members” brochure is also available through the Benefits or Pension Office.

1. Type of Plan

The University of Victoria Staff Pension Plan is a defined benefit plan with benefits related to your years of pensionable service and highest consecutive (not last) five years' average earnings. A member becomes eligible to receive a pension at retirement as soon as they start contributing.

2. Benefits of the Plan

There are two main types of benefits:

- a) pension with optional survivor benefits (refer to item 14. Pension Options);
- b) an income or lump sum for your “spouse” should you die before retirement, or a lump sum to your beneficiary.

“Spouse” is defined as:

- a) a person to whom you are married and not living separate and apart for the immediately preceding 2 year period; or
- b) if there is no person to whom a) applies,
 - i) a person with whom you have lived as husband and wife for the immediately preceding 2 year period or,
 - ii) a person of the same gender with whom you have lived in a marriage-like relationship for the immediately preceding 2 year period.

3. Eligibility

All regular Office, Technical & Child Care and Maintenance & Food Services employees are eligible to enroll in the Staff Pension Plan.

4. Membership

All regular Office, Technical & Child Care and Maintenance & Food Services employees appointed after January 1, 1997 are required to join the Plan immediately.

Full-time regular employees appointed between April 1, 1976 and December 31, 1996 were required to enroll not later than the month following completion of three years' continuous full-time regular service. Membership is voluntary for those appointed before July 1, 1973 and for part-time employees appointed between April 1, 1996 and December 31, 1996. If enrollment is postponed until a later date you will be forfeiting all benefits of the Staff Pension Plan until such time as you do enroll.

5. Cost of Plan Benefits

The contributions to the Staff Pension Plan are cost shared between the employee and the University. Please refer to Section 7.

6. Voluntary Contributions

To further increase your retirement income you may make additional voluntary contributions by arrangement with the Pension Office. These will be credited to an account in your name, and will share in the actual net investment earnings (or losses) of the plan. Please be aware that voluntary contributions will affect your contribution room for purchasing an external Registered Retirement Savings Plan (RRSP). These voluntary contributions and earnings may be used to purchase an external income fund or annuity through a life insurance company to supplement your pension benefits. Voluntary contributions may also be withdrawn in a lump sum prior to retirement. Withdrawals are subject to income tax unless rolled into another tax-deferred plan (e.g. RRSP).

7. Income Tax

The plan is registered with Canada Revenue Agency (CRA), and therefore your contributions may be deducted from income for tax purposes within the limits prescribed by the Income Tax Act.

8. Contributions During Leave or Lay-off Periods

If you are laid-off for more than one month you will continue to be a member of the plan but will not make contributions during your absence. The period of lay-off will not count as credited service.

If you are on an approved leave of absence (other than for maternity, adoption or parental leave) for more than one month, you will continue to be a member of the plan but the period of leave will not count as credited service unless you pay both the employee and University contributions for the period. For maternity, adoption and parental leave, contributions and credited services continue, providing you pay your portion of the contributions for the period.

9. Normal Retirement

The normal retirement date is the last day of the month in which you reach age 65.

Your pension at normal retirement date is based upon your length of pensionable service, your average basic salary during your highest consecutive five years' earnings, and the average Yearly Maximum Pensionable Earnings (YMPE) under the Canada Pension Plan. The formula is as follows:

1.65% times pensionable years up to December 31, 1989, 1.30% times pensionable years from January 1, 1990 to December 31, 1991, 1.50% times pensionable years from January 1, 1992 to December 31, 1999, 1.7% times pensionable years from January 1, 2000 plus 2.0% times pensionable years times average salary in excess of the average YMPE. If any of your pensionable service is prior to January 1, 1966, the formula is different from that shown above, and details are available on request. An example showing how a pension is calculated is given in Appendix I.

10. Small Pension Benefits

If the annual benefit payable to you at your normal retirement date is less than 10% of the YMPE or if the lump sum value is less than 20% of the YMPE, the lump sum value may be paid to you in cash less withholding tax or may be transferred to another retirement savings vehicle on a non locked-in basis, subject to CRA maximums. These thresholds are set by BC Pension Standards.

11. Early Retirement

You may make application to take early retirement at any time after age 55. The pension is payable effective the first of the month following your last paid day or month of application, whichever is later. Details of the reductions for early retirement are provided in two Appendices.

See Appendix II for an example of the reductions that apply if you commence your pension immediately following your last day of employment.

See Appendix III for an example of the reductions that apply if you commence your pension sometime after your last day of employment.

12. Working Past Your Normal Retirement Date

You may choose to continue working past your normal retirement date, in which case you and the University will continue to make contributions to the Plan until the earlier of your retirement date, or December 31st of the year in which you reach age 71.

13. Pension Options

Your pension will be paid in full for your lifetime. The survivor benefit will depend on the option you select at retirement or date of disability.

If you have a legal, common-law or same sex spouse when you start your pension, your spouse must complete a spousal waiver in order for you to select an option that provides less than a 60% lifetime survivor benefit to your spouse.

If you do not have a spouse when you start your pension, or your spouse waives the right to a 60% survivor pension, you may select a guaranteed period of 5, 10 or 15 years. Your pension will be paid for your lifetime but if you die within the guaranteed period selected, pension payments will continue to your designated beneficiary for the balance of the period selected.

The alternative forms of pension available to suit individual circumstances are described in Appendix IV.

14. Cost of Living Adjustments

The plan provides for an annual adjustment of benefits based on the change in the Consumer Price Index. The maximum adjustment in any one year is 3%. This adjustment applies to survivor benefits as well as to pensions.

15. Supplementary Pension Benefits

In addition to the annual Cost of Living Adjustment made to your basic University pension benefits, you may also receive a Supplementary Pension Benefit.

Each year the amount by which basic pensions can be supplemented is determined based upon the amount in the Supplementary Retirement Benefit Account and based upon the amount by which the increase in the Canadian National Consumer Price Index during the previous year exceeded the 3% cost of living adjustment made to your basic pension.

Adjustments in Supplementary Retirement Benefits are made on January 1 each year with the first adjustment being made on the January 1 following your 66th birthday.

16. Death Benefits

(a) Before earliest retirement age (55), with a surviving spouse

If you should die before retirement and you have a spouse, your spouse is the beneficiary of your pre-retirement survivor benefit unless your spouse has waived entitlement by sending the Pension Office a Spouse's Waiver of Pre-retirement Survivor Benefit Form. In the absence of a waiver your spouse will receive a lifetime income of one-half the pension you earned to the date of your death. These provisions also apply if you commenced a disability pension before 1992 and have not yet reached age 65.

The spousal survivor pension is payable immediately following your death, and is subject to "Cost of Living Adjustments" on January 1st each year and "Supplementary Retirement Benefits" once your surviving spouse has reached age 66. If your spouse dies before receiving 120 monthly payments, the balance of these payments will continue to a further beneficiary.

In lieu of a monthly pension, and subject to the approval of CRA, your spouse may transfer the lump sum value of the pension to:

- i) a Locked-in Registered Retirement Savings Plan; or
- ii) a Life Income Fund; or
- iii) an insurance company to purchase a life annuity; or
- iv) another Registered Pension Plan; or
- v) a combination of (i), (ii), (iii), and (iv).

(b) After age 55, but before starting a pension, and with a surviving spouse

If you should die after age 55 but before starting a pension the benefit is as described above in (a).

(c) Before starting a pension, with no surviving spouse

If your beneficiary is not your spouse, your designated beneficiary will receive a lump sum equal to the value of the pension benefits you had earned to your date of death, less withholding tax.

(d) Voluntary

Any additional voluntary contributions you have made to the plan will be refunded on your death in a lump sum with interest to your beneficiary, less withholding tax. If your beneficiary is your spouse, the lump sum may be transferred to an RRSP instead.

(e) After starting a pension

If you should die after commencing a retirement pension, or a disability pension that was granted after January 1, 1992, death benefits are governed by the "Pension Option" you selected.

17. Termination of Employment Before Age 55

You can elect:

- a) to receive, at your retirement date, the pension you had accumulated to your date of termination, plus subsequent adjustments to a maximum of 3% per year based upon changes in the Consumer Price Index. The pension may commence as early as age 55 but is actuarially reduced.
- b) to have the lump sum value of your benefit transferred to:
 - i) a Locked-in Registered Retirement Savings Plan; or
 - ii) a Life Income Fund; or
 - iii) an insurance company to purchase a life annuity; or
 - iv) another similar Registered Pension Plan; or
 - v) a combination of (i), (ii), (iii), and (iv).
- c) If your benefit is below the small benefit threshold described in Section 10; to receive the lump sum value of your benefit in cash, less withholding tax.

On termination, regardless of your length of pensionable service, you may withdraw any voluntary contributions you have made to the plan (in which case they will be taxable), or transfer them into another registered plan. Voluntary contributions may only be left in the University Plan if you have not withdrawn your regular benefit.

18. Collective Agreement References

Article 28.02 in the CUPE Local 917 and 951 Collective Agreements.

APPENDIX I

AN EXAMPLE OF HOW YOUR PENSION WILL BE CALCULATED AT NORMAL RETIREMENT AGE

(assumes no service prior to January 1, 1966)

John Doe was born on 25 December 1939, became a member of the pension plan on 1 January 1975, and remained employed by the University until his retirement on 31 December 2007. The average Yearly Maximum Pensionable Earnings (YMPE) under the Canada Pension Plan when he retired was \$41,460 and his average earnings from the University during his highest five consecutive years was \$45,000 (\$3,540 in excess of the average YMPE). His pension is calculated as follows:

Pensionable Years			
1 Jan 75 to 31 Dec 89 =	15 x 1.65% x \$41,460	=	\$10,261
1 Jan 90 to 31 Dec 91 =	2 x 1.30% x 41,460	=	1,078
1 Jan 92 to 31 Dec 99 =	8 x 1.50% x 41,460	=	4,975
1 Jan 00 to 31 Dec 07 =	<u>8 x 1.70% x 41,460</u>	=	<u>5,639</u>
	33 x 2.00% x 3,540	=	<u>2,336</u>

Initial annual input to options program (subject to annual cost of living adjustments)	\$24,289
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Alternative forms of pension that are available at retirement are described in Appendix IV.

If John Doe has made voluntary contributions, he may elect to transfer his balance to a Registered Retirement Savings Plan, Retirement Income Fund, Registered Pension Plan, or to a life insurance company to purchase an annuity or withdraw his balance in cash. Withdrawals in cash are subject to withholding tax.

In addition to the pension from the University of Victoria, and any external payments arising from voluntary contributions, John Doe and his wife will receive whatever Old Age and Canada Pension Plan benefits are payable at retirement. The amounts paid by both the Canada Pension Plan and Old Age Security are subject to cost of living adjustments during retirement.

APPENDIX II

AN EXAMPLE OF HOW YOUR PENSION WOULD BE CALCULATED UPON EARLY RETIREMENT & IMMEDIATE COMMENCEMENT OF PENSION BENEFITS

(assumes no service prior to January 1, 1966)

If Jane Doe, who commenced contributions on 1 January 1975, decided to retire at the end of 2007 at age 58½, 6½ years before her normal retirement age, at which time the Canada Pension Plan average YMPE was \$41,460 and her average earnings from the University was \$45,000 (\$3,540 in excess of the average YMPE), her pension would be calculated as follows:

Pensionable Years

1 Jan 75 to 31 Dec 89 =	15 x 1.65% x \$41,460	=	\$10,261
1 Jan 90 to 31 Dec 91 =	2 x 1.30% x 41,460	=	1,078
1 Jan 92 to 31 Dec 99 =	8 x 1.50% x 41,460	=	4,975
1 Jan 00 to 31 Dec 07 =	<u>8</u> x 1.70% x 41,460	=	5,639
	33 x 2.00% x 3,540	=	<u>2,336</u>
			\$24,289

Reduction at age 58½ would be 4.50% (1,093)

Initial annual input to options program
payable at age 58½ (and subject to annual
cost of living adjustments) \$23,196

The reductions to the normal pension benefit upon early retirement are as follows and are pro-rated by month:

<u>Retirement Age</u>	<u>Percentage Factor</u>
64	NIL
63	NIL
62	NIL
61	NIL
60	NIL
59	3
58	6
57	9
56	12
55	15

APPENDIX III

AN EXAMPLE OF HOW YOUR PENSION WOULD BE CALCULATED UPON TERMINATION, AND COMMENCEMENT OF PENSION BENEFITS AT A LATER DATE

(assumes no service prior to January 1, 1966)

If Jane Doe, who commenced contributions on 1 January 1972, and terminated her employment on 31 December 2000, decided to retire and commence pension benefits at the end of 2003 at age 58½, 6½ years before her normal retirement age, at which time the Canada Pension Plan average YMPE for 2000 was \$36,620 and her average earnings from the University was \$38,000 (\$1,380 in excess of the average YMPE), her pension would be calculated as follows:

Pensionable Years

1 Jan 72 to 31 Dec 89 =	18 x 1.65% x \$36,620	=	\$10,876
1 Jan 90 to 31 Dec 91 =	2 x 1.30% x 36,620	=	952
1 Jan 92 to 31 Dec 99 =	8 x 1.50% x 36,620	=	4,394
1 Jan 00 to 31 Dec 00 =	<u>1</u> x 1.70% x 36,620	=	623
	29 x 2.00% x 1,380	=	<u>800</u>

\$17,645

Actuarial Reduction at age 58½ = 33% (5,823)

Initial annual input to options program payable
at age 58½ (and subject to annual cost of living
adjustments from 1 January 2002) \$11,822

The actuarial reductions to the normal pension benefit commencing sometime after the last day of employment are approximately as follows:

<u>Retirement Age</u>	<u>Percentage Factor</u>
64	6
63	12
62	17
61	22
60	26
59	31
58	35
57	38
56	42
55	45

APPENDIX IV

ALTERNATIVE FORMS OF PENSION

1. The survivor benefit after retirement is determined by the optional form selected by the member when the pension commenced.

The normal form for a member who has a spouse is a joint and last survivor pension where 50% of the benefit continues to the surviving spouse. The normal form for a member who does not have a spouse is a single life pension where payments continue for the member's lifetime with a guaranteed minimum of 10 years if the member does not survive for 10 years after retirement. The optional forms available are as follows:

- Joint and last survivor where 50%, 60%, 66.7% or 100% of the benefit continues to a surviving spouse (provided the member has a spouse)
- Single life where payments continue for the member's lifetime with a guaranteed minimum of 5, 10 or 15 years.
- If the member has a spouse, the member must select a form which provides at least a 60% survivor benefit unless the spouse completes a waiver.

OLD AGE SECURITY

A federal government financed pension that provides a monthly income from age 65.

1. Eligibility

Minimum age 65, and subject to residency and income requirements to qualify for full or partial benefits.

2. Pension Benefits

Benefits are payable monthly and indexed quarterly to reflect changes in the Consumer Price Index. Please contact Income Security directly for up to date benefit amounts.

3. Applying for OAS

Applications should be submitted six months prior to your 65th birthday. Contact Income Security Programs (1-800-277-9914) for further information, or visit their website at <http://www.hrsdc.gc.ca/eng/oas-cpp/index.shtml>

CANADA PENSION PLAN

A federal government pension plan that is funded by employee and employer contributions. Provides monthly retirement income, as well as death and disability benefits.

1. Eligibility

Immediate eligibility, with compulsory contributions between ages 18 to 65. Employees over age 65 may defer their Canada Pension benefits and continue to contribute up to age 70.

2. Retirement Benefits

Pays a regular monthly retirement income, based on past earnings and contributions to the plan. Benefits are adjusted annually on January 1st, according to changes in the Consumer Price Index.

a) Early Retirement

You may apply for CPP as early as age 60, provided you have substantially ceased working. Benefits are reduced by .5% for each month prior to age 65 (30% reduction at age 60).

b) Normal Retirement

You may apply for normal retirement benefits at age 65, even if you continue working. Once pension payments begin, no further contributions may be made to the Plan.

c) Delayed Retirement

You may defer your Canada Pension and continue to make contributions while you are working (up to age 70). For each month beyond your 65th birthday that you delay your pension, there is an increase of .5% (30% increase at age 70).

3. CPP Death Benefits

May provide a lump sum death benefit and monthly spouse and orphan allowances. Eligibility and benefits are determined by the deceased's contributions and the ages of the spouse and dependent children.

4. CPP Disability Benefits

May provide a monthly disability pension where the contributor is unable to engage in any substantially gainful occupation due to a severe and prolonged disability. Eligibility is based on the length of the contribution period. The benefit is calculated on a flat rate plus a percentage of the contributor's retirement pension.

5. Applying for CPP Retirement Benefits

You should make application for Canada Pension Plan retirement benefits six months prior to the date on which you wish to commence benefits. Contact Income Security Programs (1-800-277-9914) for further information, or visit their website at <http://www.hrsdc.gc.ca/eng/oas-cpp/index.shtml>

SECTION 3

LIFE INSURANCE PLANS

Your family may depend on your regular monthly income. In the event of your death, your income would stop and your family's financial security could be jeopardized. To help protect your family against such a loss, the University of Victoria provides a life insurance program consisting of:

- Basic Group Life Insurance Plan
- Optional Group Life Insurance Plan
- Spouse Optional Group Life Insurance Plan
- Optional Group Accidental Death and Dismemberment Plan (AD&D)
- Travel Accident Insurance Plan

In addition, death benefits may be payable from:

- University Pension Plan
- Canada Pension Plan
- Workers' Compensation

This section is intended as a guide to assist you in understanding the major provisions of the Plans that make up the University of Victoria Life Insurance Program. Should any questions arise concerning the interpretation or administration of these Plans, as described herein, the official Plan documents will govern in all cases.

BASIC GROUP LIFE INSURANCE

The Basic Group Life Insurance Plan provides 24 hour coverage on or off the job.

1. Eligibility

All regular Office, Technical & Child Care and Maintenance & Food Services employees, actively employed, are eligible to join the Basic Group Life Insurance Plan. Employees must also be Canadian residents.

2. Membership

You are required to enroll in this plan immediately upon employment. Coverage will commence on the first day of the month following satisfactory completion of your probationary period.

3. Premium Costs

Premiums are cost shared with the University – employee pays 25% and the University 75%. See Section 7 for monthly premium amounts.

4. Plan Benefits

If you should die from any cause, your beneficiary or estate will receive, in a lump sum, a multiple of your annual salary as of the date last actively at work. Depending on your age at death, the Group Life Insurance benefit ranges from 1.0 to 5.5 times your annual salary, as indicated in the following table.

Age	Multiple of Salary	Age	Multiple of Salary	Age	Multiple of Salary
30 & under	5.5	39	4.6	48	3.4
31	5.4	40	4.5	49	3.2
32	5.3	41	4.4	50	3.0
33	5.2	42	4.3	51	2.7
34	5.1	43	4.2	52	2.4
35	5.0	44	4.1	53	2.1
36	4.9	45	4.0	54	1.8
37	4.8	46	3.8	55	1.5
38	4.7	47	3.6	65 & over	1.0

Benefits are rounded up to the next higher \$1,000 if not already a multiple of \$1,000.

"Salary" means your annual gross regular salary or wage, excluding any additional forms of compensation such as honoraria, overtime payments, etc.

For example:

If your age at death is 34 and your annual salary is \$25,400 your beneficiary would receive

$$5.1 \times \$25,400 = \$129,540 \quad \text{rounded up to a next higher } \$1,000 = \$130,000$$

5. Your Beneficiary

You may name anyone you wish to receive your Basic Group Life Insurance benefits. You may change your designated beneficiary at any time, subject to any applicable law, by completing and filing a change of beneficiary form with the Benefits Office in Human Resources. If your beneficiary should die and a new beneficiary is not designated by you prior to your death, your basic Group Life Insurance benefits will be paid to your estate.

6. Claim Procedures

Death claim payments are made payable to the beneficiary. To initiate a claim the beneficiary must contact the Benefits Office in Human Resources.

7. Termination of Coverage

Basic Group Life Insurance coverage will terminate upon the earlier of:

- a) termination of employment
- b) entering the armed forces on a full-time basis
- c) termination of the Policy or coverage on the group, division, or class to which you belong
- d) retirement (if you choose to work beyond your normal retirement date, benefits will continue to the earlier of your retirement date, or December 31st of the year in which you reach age 71).

8. Conversion Option

If your individual coverage terminates or reduces prior to your normal retirement date, but group coverage continues, you may convert your group life insurance to an individual life insurance policy. This amount must be equal to or less than your group life amount, subject to an overall maximum of \$200,000. The individual life insurance policy will be issued without proof of satisfactory health provided the completed application form, along with the necessary premium, is mailed to Pacific Blue Cross (BC Life and Casualty Co.), within 31 days of the date of termination of your group coverage. A conversion option is not available if your group plan terminates after your normal retirement date.

The conversion option is mainly to provide continued coverage for persons who would not otherwise qualify for individual insurance. The annual premium to convert your group life insurance to an individual plan without medical evidence is therefore much higher than under a plan where medical evidence must be provided.

9. Plan Carrier

Pacific Blue Cross (BC Life and Casualty Co.)
Group Plan No. 040703
1-888-275-4672

10. Collective Agreement References

Articles 28.04 in the CUPE Local 917 and 951 Collective Agreements.

OPTIONAL GROUP LIFE INSURANCE

Provides optional term life insurance in addition to your basic group life coverage. Spousal Term Life Insurance and Accidental Death and Dismemberment Insurance are also available.

1. Eligibility

All regular Office, Technical & Child Care and Maintenance & Food Services employees, who are enrolled in the Basic Group Life Insurance, are eligible to enroll in the Optional Group Life Insurance Plan.

2. Membership

You and your legal spouse or common-law partner have the option of joining the Plan, subject to providing evidence of insurability satisfactory to BC Life and Casualty Co. Coverage will take effect on the date of approval of the evidence, provided you are actively at work. Dependent coverage will take effect on the date of approval of the evidence, provided the dependent is not confined in a hospital or similar institution on that date and you are actively at work.

3. Cost to Plan Member

Plan member pays the full premium. Rates vary according to the amount of coverage chosen, age, and whether smokers or non-smokers. Spousal rates are based on the employee's age.

4. Optional Group Life Benefits

Insurance is available in units of \$25,000 (minimum) up to \$250,000 (maximum). This insurance is payable in the event of your death while in the University's employment other than from suicide within two years from the effective date of your insurance.

5. Optional Group Accidental Death and Dismemberment Benefits (AD & D)

This Plan provides you with an opportunity to purchase optional AD&D insurance along with optional group life coverage. This insurance is payable in the event of your accidental death or dismemberment.

For example, if, while insured, you sustain accidental bodily injury which results directly and independently of all other causes in one of the losses listed below within 365 days after the injury, BC Life and Casualty Co. will pay a benefit as follows (partial list):

Loss of life	100%
Loss of both arms or both legs	100%
Loss of use of one arm or one leg	75%
Loss of both hands or both feet	100%
Loss of one hand or one foot	50%
Loss of use of one hand or one foot	50%
Loss of entire sight of both eyes	100%
Loss of speech	50%
Loss of hearing in both ears	50%

No more than 100% of the amount of Optional Group AD&D is payable for all losses due to any one accident.

There are exclusions for which a benefit is not paid relating to suicide, drug overdose, carbon monoxide inhalation, specific aircraft hazards and hostile actions of any armed forces.

The amount of accidental death and dismemberment insurance coverage will be limited to the amount of your optional life insurance selected.

6. Spouse Optional Group Life Insurance Benefits

This Plan provides you with the opportunity to purchase optional group life insurance on your spouse on the same terms as applicable to you.

A person will qualify as a spouse by virtue of a legal marriage or by being publicly represented as your spouse for a period of at least one year.

This insurance is payable in the event of the death of your spouse from any cause while your coverage remains in force, other than from suicide within two years from the effective date of the insurance.

7. Dependent Child Group Life Insurance Benefits

\$5,000 of child coverage for each eligible dependent child from birth to age 21 (age 25 if a full-time student) will be automatically provided at no extra charge when either employee or spouse optional life insurance is elected. A handicapped child who attains the limiting age may continue coverage as a dependent if proof of the handicap is received within 31 days after the child attains the limiting age.

This insurance is payable in the event of the death of your dependent child from any cause while coverage is in force, other than from suicide within two years from the effective date of the insurance.

8. Your Beneficiary

When you and/or your spouse enroll you must name the beneficiary to whom benefits would be payable. You may change the beneficiary at any time subject to any legal restriction which may affect this right, by completing and filing a change of beneficiary form with the Benefits Office in Human Resources. If there is no named living beneficiary, benefits would be paid to your estate. If children are covered, their benefit will be paid to you, if living, otherwise to your estate.

9. Changes

Evidence of insurability satisfactory to the BC Life and Casualty Co. will be required for any increase or addition.

You may increase your employee and/or your spouse's life insurance or your AD& D coverage at any time up to the allowable limit if you and/or your spouse provide evidence of insurability satisfactory to BC Life and Casualty Co.

You may decrease your insurance coverage at any time.

A change in coverage becomes effective on the date evidence of insurability is approved by BC Life and Casualty Co. The Medical Questionnaire forms are available from the Benefits office in Human Resources.

In addition, if you are not actively at work on the effective date of change in coverage, you and/or your dependents' coverage is delayed until you are actively at work. Similarly, Dependent Insurance is delayed until discharge for a dependent who is in a hospital or similar institution. All changes are subject to the maximum available coverage under this policy.

10. Claim Procedures

If you or any of your insured dependents die, a claim should be initiated by contacting the Benefits Manager at 8089.

If you become totally disabled or suffer any other loss, a claim should be made, again through the Benefits Manager, not later than 12 months after the onset of the total disability or the date of loss.

11. General Information

This Plan provides for premium payment through convenient payroll deduction. The premium you pay is competitive since the insurance is offered on a group basis.

Premium rate changes due to a change between age brackets will occur in the month of your birthday.

12. Termination of Coverage

Your insurance will cease on the earliest of the following events:

- a) the date your employment is terminated, unless on early retirement you elect to continue coverage to your normal retirement date
- b) normal or deferred retirement (if you choose to work beyond your normal retirement date, benefits will continue to the earlier of your retirement date, or December 31st of the year in which you reach age 71).
- c) the last day of the last month for which a premium has been paid, subject to the total disability provisions of the group policy
- d) the date the group policy is terminated.

The insurance on your spouse and dependent children will cease on the earliest of the following events:

- a) the date your employment is terminated, unless on early retirement you elect to continue coverage up to the normal retirement date
- b) the date the dependent ceases to qualify under the definition of the dependent

- c) normal or deferred retirement (if you choose to work beyond your normal retirement date, benefits will continue to the earlier of your retirement date, or December 31st of the year in which you reach age 71).
- d) the last day of the last month for which a premium has been paid for your dependent insurance, subject to the total disability provisions of the group policy
- e) the date the group policy is terminated.

13. Conversion Option

Please refer to the Conversion Option section under the Basic Group Life Insurance Section.

14. Collective Agreement Reference

Article 28.04 in the CUPE 951 and 917 Agreements.

15. Plan Carrier

Pacific Blue Cross (BC Life and Casualty Co.)

Group Plan No. 040703

PO Box 7000, Vancouver, B.C. V6B 4E1

1-888-275-4672

TRAVEL ACCIDENT INSURANCE

Provides group accident insurance coverage while you are travelling on approved University business (excluding everyday travel to and from work).

1. Eligibility

All regular Office, Technical & Child Care and Maintenance and Food Service employees are eligible for coverage.

2. Membership

You are automatically covered immediately upon employment.

3. Cost to Plan Member

No cost. University pays full premium.

4. Plan Benefit

Provides coverage up to \$100,000 in the event of your accidental death or dismemberment within 365 days of, and as a result of, an accident occurring while you are travelling on approved University business.

5. Beneficiary

Death benefits from this plan will be paid to your estate. Dismemberment benefits will be paid to you.

6. Exclusions

The policy does not cover any loss caused or contributed to by suicide or attempted suicide, any act of war, or full-time service in the armed forces. Travel in an aircraft is not covered if the aircraft does not have a certificate of air worthiness or is not operated by a duly licensed pilot. Travel in any aircraft owned, leased or operated by the University or an employee of the University is not covered.

7. Termination of Coverage

Travel Accident Insurance coverage terminates on your last day of employment with the University, including early, normal or deferred retirement.

8. Plan Carrier

Citadel General Assurance Company
Policy No. 6998790
c/o Accounting Services
University of Victoria

SECTION 4

SICK LEAVE, LONG TERM DISABILITY & WORKSAFE BC (WCB)

To protect you against loss of income as a result of absence from work due to illness or injury, the University provides a sick leave and long term disability program, as well as Worksafe BC (WCB) benefits.

The following information is intended as a guide to assist you in understanding the major provisions of these benefits. Should any questions arise concerning the interpretation or administration of these Plans, as described in this outline, the official Plan documents will govern in all cases.

SICK LEAVE PLAN

The Sick Leave Plan is designed to cover your salary during a temporary illness or injury-related absence from work.

1. Eligibility

All regular Office, Technical & Child Care and Maintenance and Food Services employees.

2. Membership

You are automatically enrolled in the Plan immediately upon employment. (except for the Sick Benefit Bank where eligibility commences on the first anniversary of your regular appointment).

3. Cost to Plan Member

No cost to employee. The University pays the full cost of providing sick leave benefits.

4. Plan Benefits

You will accumulate sick benefit credits at the rate of 15 days per calendar year (1-1/4 days per month). If you work less than full-time, your sick benefit is prorated.

Subject to University approval and submission of appropriate medical evidence, your sick benefit credits can be used to provide you with your full regular pay if you are absent from work due to personal illness.

5. Sick Benefit Bank

A Sick Benefit Bank, to which you will be required to contribute some of your own sick benefit credits, is operated through your Union. Its purpose is to assist you when you have exhausted your entire sick benefit credits as a result of an extended illness or disability.

6. Worksafe BC (WCB)

If a WCB claim continues beyond 30 working days and providing you have accumulated sick benefit credits, your regular pay will continue and your sick benefit credits will be reduced by ¼ day for each full day of subsequent absence.

7. Termination Account

If you accumulate sick benefit credits in sufficient quantity, you may be eligible to transfer a portion of them each year into a termination account and, upon terminating employment, except for cause, be paid those credits in cash.

8. Collective Agreement References

Article 23 in the CUPE Local 951 and 917 Agreements.

LONG TERM DISABILITY INSURANCE

The University's Group Long Term Disability Plan (LTD) is designed to provide you with income replacement during a lengthy illness or disability, which lasts longer than six months.

1. Eligibility

All regular Office, Technical & Child Care employees who are actively employed.

2. Membership

Eligible employees are required to enroll in this Plan immediately upon employment.

3. Effective Date of Coverage

Coverage will commence on the first day of the month following satisfactory completion of your probationary period.

4. Premium Cost of LTD Plan

The monthly premium cost of the LTD plan is 100% employer paid. The University will also continue to pay the employer portion of your personnel benefits while you are in receipt of Long Term Disability benefits. See Section 7 for the premium amount.

If you are on an approved leave of absence without pay (to a maximum of two years), other than for maternity or parental leave, you will be required to pay the cost of the monthly LTD premiums during your leave, based on your gross monthly salary immediately preceding your leave. The University will pay the monthly premiums if you are on maternity or parental leave.

Premiums are not required during layoff periods.

5. Definition of Earnings

For the purposes of calculating benefit payments, the definition of earnings is as follows:

For regular employees subject to layoff, the benefit calculations are based on the regular earnings from UVic in the twelve-month period prior to the date of disability, excluding bonuses and overtime. The annual benefit amount is then divided by twelve, to provide a monthly year round income.

For all other regular employees, the benefit calculations are based on the regular earnings in effect on the date of disability, excluding bonuses and overtime.

UVic will pay premiums based on the employee's monthly earnings.

6. LTD Benefit Amount

Monthly LTD benefits, before reduction by other income, are calculated at 64% of your pre-disability gross earnings as outlined above, up to a maximum benefit of \$3,500 per month. Your total monthly benefit can not exceed 85% of your pre-disability gross monthly earnings.

As the University pays the full premium cost, LTD benefit payments are considered a taxable benefit. Taxes will therefore be deducted by BC Life and Casualty Co. from the monthly LTD payment, at an averaged rate of 20%, unless you request, in writing, a different amount.

LTD benefits are payable semi-monthly, with automatic bank deposit available.

7. Offsets

Your monthly LTD benefit is reduced by other income you are entitled to during disability. Your LTD benefit is first reduced by:

- Disability or retirement benefits you are entitled to under the Canada or Quebec Pension Plan.
- Benefits another member of your family is entitled to on the basis of your disability under the Canada or Quebec Pension Plan that are paid directly to you.
- Disability benefits under the University of Victoria Staff Pension Plan.
- Benefits under any Workers' Compensation Act or similar law.

Your LTD benefit is then reduced if it, together with the other income listed below exceeds 85% of your pre-disability gross monthly earnings. This percentage is called the coordination level. In this case, your LTD benefit is reduced by the amount in excess of the coordination level. Under this provision, other income includes:

- Loss of income benefits available through legislation, which you and any other members of your family are entitled to on the basis of your disability. Automobile insurance benefits are included where permitted by law.
- Disability benefits under a plan of insurance available as a result of your membership in an association of any kind.
- Employment income, disability benefits, or retirement benefits related to any employment, except for income from an approved rehabilitation plan or program. Rehabilitative employment income is considered only under the rehabilitation incentive.

8. Waiting Period for LTD Benefits

If approved, LTD benefits are payable after you have been continuously disabled for a period of six months. During this waiting period you can maintain your salary by using accumulated sick leave, the Sick Benefit Bank, vacation or termination account entitlements.

If your disability is not continuous, the days you are disabled can be accumulated to satisfy the waiting period as long as no interruption is longer than thirty days, and the disability arises from the same illness or injury.

If you exhaust all of your entitlements prior to the end of the waiting period, you will be placed on a medical leave of absence without pay, and may be eligible for Employment Insurance benefits.

If you have sick leave or Sick Bank entitlements remaining after the waiting period, the waiting period will be extended to the date these benefits end, but not longer than one year after the disability starts.

You also have the option of using remaining vacation or Termination Account days to extend the waiting period to the limit noted above. This allows you to maintain your full regular salary for a longer period of time.

Once approved for LTD benefits, you will be placed on Disability Leave without pay from the University. Sick leave and vacation entitlements do not continue to accrue while on Disability Leave.

9. Waiting Period for LTD Benefits while on Leave or Layoff

Should you become disabled and eligible for LTD benefits during a period of maternity or parental leave, leave of absence without pay, or sessional layoff, you must notify the Benefits Office in Human Resources as soon as possible. Disability benefits will become payable on the later of the end of the 6 month waiting period, or the expected return to work date.

10. Applying for LTD Benefits

If after three months' absence it is unlikely or uncertain that you will be able to return to work by the end of six months, you should complete and submit an application for LTD benefits. Application forms are available from the Benefits Office in Human Resources. In addition to your application, there are forms that must also be completed by your Physician and your Supervisor. All forms are to be returned in confidence to the Benefits Manager, who will then submit your application package to BC Life and Casualty Co. The confidentiality and security of your medical information is ensured, and will not be included in your personnel file. *It is important to note that there is a one year time limit in which to apply for LTD, from the date your disability began.*

12. Definition of Disability and Duration of Disability Benefits

LTD benefits are payable for the first 24 months following the waiting period if injury or disease prevents you from doing your own job. You are not considered disabled if you can perform a combination of duties that regularly take at least 60% of your time at work to complete. Only duties you regularly performed for the University before disability started are considered.

After 24 months, LTD benefits continue to be payable only if disease or injury prevents you from being gainfully employed in any job. Gainful employment is work that you are medically able to perform, for which you have at least the minimum qualifications, and which provides you with an income of at least 50% of your pre-disability monthly earnings. The employment must exist in the

province or territory where you worked when you became disabled or where you now live. Whether or not employment is actually available is not considered in assessing your disability.

You are entitled to LTD benefits as long as your disability continues as outlined above, up to your normal retirement date.

13. Pre-Existing Conditions

- a) For regular 951 employees hired before July 1, 2000
For regular 917 employees hired before April 1, 2006

No benefits will be paid for a disability arising from a disease or injury for which you received medical care before your insurance started. This limitation does not apply if your disability starts after you have been continuously insured for a period of 12 months, or you have not had medical care for the disease or injury for a continuous period of 90 days, ending on or after the date your insurance took effect, and before the date of disability.

Example:

Effective date of insurance	July 1, 2000
Date of disability	October 1, 2000

The treatment free period is calculated by counting back 90 days from July 1st, which is April 2, 2000. The employee must be treatment free for 90 continuous days during the period April 2, 2000 to September 30, 2000.

- b) For regular 951 employees hired on or after July 1, 2000
For regular 917 employee hired on or after April 1, 2006

No benefits will be paid for a disability arising from a disease or injury for which you received medical care before your insurance started. This limitation does not apply if your disability starts after you have been continuously insured for a period of 24 months, or you have not had medical care for the disease or injury for a continuous period of 180 days, ending on or after the date your insurance took effect, and before the date of disability.

Example:

Effective date of insurance	November 1, 2000
Date of disability	March 1, 2001

The treatment free period is calculated by counting back 180 days from November 1st, which is May 6, 2000. The employee must be treatment free for 180 continuous days during the period May 6, 2000 to February 28, 2001.

14. Rehabilitation

Rehabilitation is designed to help you return to gainful employment, and is coordinated with the University's Return to Work program. Rehabilitation involves a work related activity or training strategy that is recommended or approved by BC Life and Casualty Co, and is expected to facilitate a return to your own or another job.

In considering whether or not a rehabilitation proposal is appropriate, BC Life and Casualty Co. assesses such factors as the expected duration of disability, and the level of activity required to facilitate the earliest possible return to employment. BC Life and Casualty Co. then determines which is more appropriate, a rehabilitation plan, or a rehabilitation program.

- a) The goal of a rehabilitation plan is to return to work:
 - in the same job;
 - in a modified job with the same employer; or
 - in a different job that capitalizes on transferable skills.

- b) The goal of a rehabilitation program is to return to work:
 - in a different job that requires extensive or prolonged training (e.g. longer than 12 consecutive months); or
 - in a self-employed capacity.

LTD benefits will cease if you do not participate in a rehabilitation plan or program that has been recommended or approved by BC Life and Casualty Co.

The duration of a rehabilitation plan or program must be approved by BC Life and Casualty Co. Once approved, your qualification for benefits is guaranteed for that period, as long as you continue to participate and cooperate in the plan or program.

If you are participating in a comprehensive rehabilitation program that involves employment, your qualification for benefits is guaranteed until at least the end of the 24 month “own job” period described under the benefits entitlement section.

If you are participating in a comprehensive rehabilitation program that involves training rather than employment, the benefit period will be extended up to 6 months after training ends. This extension is provided for purposes of a job search. Employment income earned during this extension will be considered under the rehabilitation incentive.

15. Rehabilitation Incentive

Earnings received from an approved rehabilitation plan or program are not used to reduce your monthly LTD benefit unless those earnings, together with your income from this plan and the income used to reduce your LTD benefit under the amount payable section, would exceed 100% of your pre-disability monthly earnings. If they do, your LTD benefit is reduced by the amount in excess of 100%.

16. Successive Disabilities

After the waiting period, successive disabilities are considered to be in the same disability period if they arise from the same disease or injury and the later disability starts:

- within 6 months after the previous disability ends; or
- within 24 months after the end of an approved comprehensive rehabilitation program. Rehabilitation plans are not considered under this 24-month provision.

17. Coordination of LTD with Canada Pension Plan Disability Benefits

Should your disability be deemed to be severe or prolonged, you will be required to apply for Canada Pension Disability benefits. The amount of your monthly LTD benefit will then be reduced by any benefits received from CPP.

18. Maintaining Personnel Benefits

While on LTD you are entitled to maintain your Medical, Extended Health, Dental Care, and Basic Life Insurance coverage, and Staff Pension contributions, on the normal cost sharing basis. If you have Optional Group Life Insurance coverage you may apply to BC Life and Casualty Co. for a waiver of premiums during this period.

19. Termination of LTD Coverage or Payment of Benefits

LTD coverage or payment of benefits will cease:

- During any scheduled period of lay-off or leave of absence (where a child is born before a period of maternity leave is scheduled to start, the leave is considered to start on the date of birth).
- Upon reaching your normal retirement date.
- Upon termination from the employee groups covered by this plan, or upon termination from the University.
- During any period in which you do not participate or cooperate in a prescribed plan of medical treatment appropriate for your condition (e.g. depending on the severity of the condition, the plan may require you to be under the care of a specialist. If substance abuse contributes to your disability, your treatment program must include participation in a recognized substance abuse withdrawal program.).
- During any period where you fail to participate or cooperate in an approved rehabilitation plan or program.
- During any 12-month period in which you do not live in Canada for at least 6 of those months.
- During any period of confinement in a prison or similar institution.
- As a result of disability arising from war, insurrection, or voluntary participation in a riot.

20. Conversion Privilege

You may be entitled to obtain an individual disability income policy without medical evidence if your coverage terminates because:

- a) You are no longer eligible for coverage
- b) You no longer satisfy the actively at work requirement, or
- c) You cease to be in an eligible class

If you are interested in obtaining an individual policy, please contact the Benefits Office in Human Resources within 31 days of your group coverage terminating.

21. Plan Carrier

Pacific Blue Cross (BC Life and Casualty Co.)

Group Policy 040703

Disability Claims Office

PO Box 7000, Vancouver, B.C. V6B 4E1

1-888-275-4672

WORKSAFE BC (WCB)

Provides compensation for disability or loss of earnings resulting from accidents which occur during the course of employment.

1. Eligibility

Immediate eligibility for all University employees.

2. Cost to Plan Member

University pays entire premium.

3. Plan Coverage

You are covered by Worksafe BC for any accident or disability directly related to your work situation. Should you incur such an accident or disability, you must report it immediately through the usual administrative channels to Occupational Health and Safety in order that a claim form can be submitted within the required timeframes. Further information regarding Worksafe BC is available from Occupation Health & Safety (8971).

4. Personnel Benefits

For information regarding benefits coverage while on WCB, please contact the Benefits Office in Human Resources.

SECTION 5

BENEFITS COVERAGE WHEN NOT ACTIVELY WORKING

This section describes your eligibility for benefits coverage for the following situations:

- sick leave or disability
- leave of absence without pay
- layoff
- maternity, adoption and parental leave
- early retirement
- normal retirement
- deferred retirement
- termination
- death before retirement

IF YOU BECOME SICK OR DISABLED

The following benefits continue while in receipt of paid Sick Leave or Long Term Disability Benefits:

1. Medical Services Plan

Group coverage continues on the normal cost sharing basis.

2. Extended Health Benefits

Group coverage continues on the normal cost sharing basis.

3. Dental Plan

Group coverage continues on the normal cost sharing basis.

4. Basic Group Life Insurance

Group coverage continues on the normal cost sharing basis.

5. Optional, Spousal and Accidental Death & Dismemberment Insurance

While you are on sick leave, benefits will continue on the basis that you pay the full premium.

If you become totally disabled while covered by the plan, and before attaining age 65 or earlier retirement, you may apply for a waiver of premium. If approved, you and/or your dependent's optional life insurance coverage will remain in force without payment of premium as long as you continue to be totally disabled and provided proof of total disability is furnished as required by BC Life and Casualty Co.

6. Long Term Disability Plan

While on paid sick leave, Long Term Disability coverage continues with premiums paid by the University. LTD premiums are suspended while in receipt of LTD benefits.

7. University Pension Plan

Pension contributions continue during periods you receive paid sick leave benefits, or LTD benefits, on the normal cost sharing basis.

8. Sick Benefits

Please refer to Article 23 of the CUPE 951 and 917 Collective Agreements for further details regarding sick leave benefits.

Depending on the nature and/or circumstances of your sick leave or disability you may be eligible for other benefits such as CPP Disability, Workers' Compensation or Employment Insurance sick leave benefits.

LEAVE OF ABSENCE WITHOUT PAY

During a period of approved leave of absence without pay (except Maternity or Parental Leave), you may continue any or all of the following University personnel benefits by assuming the total cost thereof, including the University's contributions. Contributions may be paid in advance or on the normal monthly basis.

- Medical Services Plan*
- Extended Health Benefits*
- Dental Plan*
- Basic Group Life Insurance
- Optional, Spousal and Accidental Death & Dismemberment Insurance
- Long Term Disability (you are required to maintain this benefit while on leave)
- University Pension Plan

*If you plan to be out of the province for more than two months during your leave, please contact the Benefits Office in Human Resources for important information regarding your medical coverage.

If your leave of absence is related to WCB, please contact the Benefits Office in Human Resources for further information regarding your benefits coverage.

LAYOFF

During a period of layoff, you may continue any or all of the following University personnel benefits by assuming the total cost thereof, including the University's contributions. Contributions may be paid in advance or on the normal monthly basis.

- Medical Services Plan*
- Extended Health Benefits*
- Dental Plan*
- Basic Group Life Insurance
- Optional, Spousal and Accidental Death & Dismemberment Insurance
- Long Term Disability (LTD premiums are suspended while on layoff)

MATERNITY OR PARENTAL LEAVE

During any period of maternity or parental (including adoption) leave with University supplementary top-up benefits, you are required to pay your share of the cost of the personnel benefits in which you are enrolled during the full term of the leave. Likewise, the University shall continue to pay its share of the costs of the personnel benefits.

During any periods of unpaid parental leave, you may continue any or all of the personnel benefits programs in which you are enrolled. The University shall continue to pay its share of the cost of the benefits that you choose to continue.

Once the baby is born it is important to remember to add the child to the health and dental care plans within 31 days of the birth. Appropriate forms are available from the Benefits Office in Human Resources.

For further information regarding maternity or parental leave please refer to Article 24 in the CUPE 951 and 917 Collective Agreements and also the brochure on the website.

EARLY RETIREMENT

1. Medical Services Plan

University group coverage ceases at the end of the month in which you retire. The University will advise MSP that your group coverage has terminated, and they will then bill you directly for your premiums which currently are:

Single person	.....\$ 60.50 per month
Family of two	.....\$109.00 per month
Family of three or more	.....\$121.00 per month

You may be eligible for subsidized premium rates if your annual net family income is below a certain level. For further information on premium assistance, please call the number listed above.

2. Extended Health & Dental Plans

If you have Extended Health Benefits and/or Dental Care coverage through the University, your coverage will terminate at the end of the month in which you retire.

Pacific Blue Cross provides a retirees extended and dental plan for employees who officially retire from the University. You must apply for this coverage within 60 days of the termination of your Pacific Blue Cross group coverage.

It is important to note that individual plans do not offer the same level of benefits as group plans, especially for travel coverage.

3. Basic Group Life Insurance

Basic Group Life Insurance coverage will terminate at the end of the month in which you retire. You may convert your group life insurance to an individual life insurance policy. This amount must be equal to or less than your group life amount, subject to an overall maximum of \$200,000. The individual life insurance policy will be issued without proof of satisfactory health provided the completed application form, along with the necessary premium, is mailed to Pacific Blue Cross (BC Life and Casualty Co.), within 31 days of the termination of your group coverage.

The conversion option is mainly to provide continued coverage for persons who would not otherwise qualify for individual insurance. The annual premium to convert your group life insurance to an individual plan without medical evidence is therefore much higher than under a plan where medical evidence must be provided.

For further information contact the Benefits Manager at local 8089.

4. Optional Group Life Insurance

If you currently have Optional Group Life Insurance, you are entitled to continue your University Group Policy up to your normal retirement date. If you are interested in this option please contact the Benefits Manager at local 8089.

If you do not make arrangements to continue your Optional Group Life Insurance, coverage will cease at the end of the month in which you retire.

5. University Pension Plan

You may retire with a reduced University pension as early as age 55. For details regarding your pension, please contact the Pension Office in Accounting Services at local 7030.

6. Long Term Disability

Coverage ceases on your early retirement date.

7. Canada Pension Plan

You are eligible to apply for Canada Pension anytime between ages 60 - 70. For further assistance or information, please contact Income Security Programs at: 1-800-277-9914, or visit their website at <http://www.hrsdc.gc.ca/eng/oas-cpp/index.shtml>

NORMAL RETIREMENT

1. Medical Services Plan

University group coverage ceases at the end of the month in which you retire. The University will advise MSP that your group coverage has terminated, and they will then bill you directly for your premiums which currently are:

Single person	.....\$ 60.50 per month
Family of two	.....\$109.00 per month
Family of three or more	.....\$121.00 per month

You may be eligible for subsidized premium rates if your annual net family income is below a certain level. For further information on premium assistance, please call the number listed above.

2. Extended Health & Dental Plans

If you have Extended Health Benefits and/or Dental Care coverage through the University, your coverage will terminate at the end of the month in which you retire. A portion of your prescriptions may then be covered by Pharmacare.

Pacific Blue Cross offers a retirees extended and dental plan for employees who officially retire from the University. You must apply for this coverage within 60 days of the termination of your Pacific Blue Cross group coverage.

It is important to note that individual plans do not offer the same level of benefits as group plans, especially for travel coverage.

3. Group Life Insurance

Group Life Insurance coverage will terminate at the end of the month in which you retire. You may convert your group life insurance to an individual life insurance policy. This amount must be equal to or less than your group life amount, subject to an overall maximum of \$200,000. The individual life insurance policy will be issued without proof of satisfactory health provided the completed application form, along with the necessary premium, is mailed to Pacific Blue Cross (BC Life and Casualty Co.).

The conversion option is mainly to provide continued coverage for persons who would not otherwise qualify for individual insurance. The annual premium to convert your group life insurance to an individual plan without medical evidence is therefore much higher than under a plan where medical evidence must be provided.

For further information contact the Benefits Manager at local 8089.

4. University Pension Plan

You may choose to apply for University Pension Benefits to begin at retirement, or you may defer your pension payments to begin no later than December 31 following your 71st birthday. For information regarding your Pension Benefits, please contact the Pension Office, Accounting Services, local 7030.

5. Canada Pension Plan

You are entitled to receive Canada Pension Plan Benefits, without actuarial reduction, from age 65. You should apply six months prior to the date on which you wish to commence benefits. For further information, contact Income Security Programs at 1-800-277-9914 or visit their website at <http://www.hrsdc.gc.ca/eng/oas-cpp/index.shtml>

6. Old Age Security

You may be entitled to receive monthly Old Age Security Benefits at age 65, provided you meet residency requirements. Application forms should be submitted six months prior to your 65th birthday. For further information, contact Income Security Programs at 1-800-277-9914, or visit their website at <http://www.hrsdc.gc.ca/eng/oas-cpp/index.shtml>

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DEFERRED RETIREMENT

1. Medical Services Plan *

University group coverage will continue on the normal cost sharing basis until the earlier of your retirement date, or December 31st of the year in which you reach age 71.

At retirement the University will advise MSP that your group coverage has terminated, and they will then bill you directly for your premiums which currently are:

Single person	.....	\$ 60.50 per month
Family of two	.....	\$109.00 per month
Family of three or more	.....	\$121.00 per month

You may be eligible for subsidized premium rates if your annual net family income is below a certain level. For further information on premium assistance, please call the number listed above.

2. Extended Health & Dental Plans *

If you have Extended Health Benefits and/or Dental Care coverage through the University, your group coverage will continue on the normal cost sharing basis until the earlier of your retirement date, or December 31st of the year in which you reach age 71.

Pacific Blue Cross offers a retirees extended and dental plan for employees who officially retire from the University. You must apply for this coverage within 60 days of the termination of your Pacific Blue Cross group coverage.

It is important to note that individual plans do not offer the same level of benefits as group plans, especially for travel coverage.

3. Group Life Insurance *

Basic Group Life Insurance coverage of 1x annual salary will continue on the normal cost sharing basis until the earlier of your retirement date, or December 31st of the year in which you reach age 71.

If you have Optional Life Insurance coverage, you can also maintain this coverage until the earlier of your retirement date, or December 31st of the year in which you reach age 71, providing you continue to pay the premiums.

Conversion options are not available past normal retirement date.

4. University Pension Plan *

Contributions to the Staff Pension Plan will continue on the normal cost sharing basis to the earlier of your retirement date, or December 31st of the year in which you reach age 71, which is by law the date you must begin drawing your pension.

5. Canada Pension Plan

You are entitled to receive Canada Pension Plan Benefits, without actuarial reduction, from age 65. Once you choose to take your CPP, you will need to notify the Payroll Office so they can stop your CPP contributions.

You should apply six months prior to the date on which you wish to commence benefits. For further information, contact Income Security Programs at 1-800-277-9914 or visit their website at <http://www.hrsdc.gc.ca/eng/oas-cpp/index.shtml>

6. Old Age Security

The Old Age Security pension is available to most Canadians aged 65 or older. If you meet the eligibility requirements, you may be entitled to receive OAS, even if you are still working. You must apply to receive benefits, and should submit your application six months prior to the date on which you wish to receive the benefit. For further information, contact Income Security Programs at 1-800-277-9914, or visit their website at <http://www.hrsdc.gc.ca/eng/oas-cpp/index.shtml>

**** Important Note: The University will continue to provide the above noted group benefits past the normal retirement date on a trial period for three years (until December 31, 2010), unless the University and the Union negotiate a different package of benefits.***

TERMINATION

1. Medical Services Plan

University group coverage terminates on the last day of the month in which you work at the University. The University will advise MSP that your group coverage has terminated, and they will then bill you directly for your premiums which currently are:

Single person	\$ 60.50 per month
Family of two	\$109.00 per month
Family of three or more	\$121.00 per month

2. Extended Health and Dental Care Plans

If you are enrolled in the Extended Health Benefits and/or Dental Care Plans, your coverage will terminate on the last day of the month in which you work at the University.

Pacific Blue Cross offers individual extended and dental plans once your group coverage terminates. You must apply for this coverage within 60 days of the termination of your group coverage.

It is important to note that individual plans do not offer the same level of benefits as group plans, especially for travel coverage.

3. Group Life Insurance

Basic Group Life Insurance coverage will terminate on the last day of the month in which you work at the University. During the 31 days following termination you may convert your coverage to an individual policy with BC Life and Casualty Co. For further information contact the Benefits Manager at local 8089.

The conversion option is mainly to provide continued coverage for persons who would not otherwise qualify for individual insurance. The annual premium to convert your group life insurance to an individual plan without medical evidence is therefore much higher than under a plan where medical evidence must be provided.

For further information contact the Benefits Manager at local 8089.

4. Long Term Disability Insurance

Long Term Disability Insurance will terminate on the last day of the month in which you work at the University. You may be eligible for a conversion option for this insurance. For further information contact the Benefits Manager at 8089.

5. Pension Plan

For information regarding the University Pension Plan, please contact the Pension Office, Accounting Services, local 7030.

IF YOU SHOULD DIE BEFORE RETIREMENT

1. Health Care & Sick Leave Plans

Coverage for the following plans ceases at the end of the month in which the death occurs:

- Hospital Benefits & Pharmacare
- Medical Services Plan
- Extended Health Benefits
- Dental Plan
- Long Term Disability

2. Life Insurance & Travel Accident Plans

Your beneficiary or estate will receive payments from the various Insurance Plans that you are enrolled in:

a) Basic Group Life Insurance

Lump sum benefit of the insurance proceeds.

b) Optional Group Life

Lump sum benefit of the amount of coverage chosen.

c) Travel Accident Insurance

Lump sum of \$100,000 should your accidental death occur as the result of approved University travel.

3. University Pension Plan

Your beneficiary or estate will receive the proceeds of the Staff Pension Plan. Please refer to Section 2 of this document for further details.

4. Canada Pension Plan

Pays a lump sum death benefit and in certain circumstances a monthly income to your spouse, dependent children or orphans.

5. Worksafe BC

Pays a lump sum benefit plus a monthly income to your spouse, dependent children or orphans if your death is the result of an "on-the-job" accident.

SECTION 6

EMPLOYEE & FAMILY ASSISTANCE PROGRAM

Balancing the demands in one's personal, family and work life can be challenging, and there are times when professional guidance can assist.

The Employee and Family Assistance Program (EFAP) provides short-term counselling, information and referral service for any personal problem that may affect your family life, your work life, or your general well-being. Eligible dependents are also covered.

EMPLOYEE & FAMILY ASSISTANCE PROGRAM (EFAP)

1. Eligibility

All regular Office, Technical & Child Care and Maintenance and Food Service employees are eligible for this benefit.

2. Eligible Dependents

- a) Your legal spouse or common-law partner (a common-law partner is a person who has been publicly represented as your spouse for at least one year).
- b) Any child, stepchild, legally adopted child, or legal ward of the employee who is:
 - unmarried and dependent on the employee, and under the age of 21 years (children under age 21 are **not** covered if they are working more than 30 hours a week, unless they are full-time students).
 - age 21 to 25 and in **full time** attendance at a recognized educational institute. If child is no longer a student, the coverage will cease at the end of the month of finishing school or university.
 - incapable of supporting themselves because of physical or mental disorder are covered without age limit if the disorder begins before they turn age 21, or while they are students under age 25, and the disorder has been continuous since that time.

3. Membership

You and your eligible dependents are automatically covered from the first day of your appointment.

4. Cost to Plan Member

No cost - the University pays the full premium of this service.

If long term or specialized counselling is required the EFAP counsellors will refer you to a community resource you can afford. Counselling benefits are also available through UVic's Extended Health Benefit Program (see Section 1).

5. Plan Benefits

Confidential, skilled, professional short-term counselling for:

- marriage, relationship and family concerns
- alcohol and drug dependencies
- career and work related concerns
- life transitions
- stress-related problems
- trauma response
- resource information and referral for financial and legal concerns

SECTION 7

BENEFIT PREMIUMS SUMMARY

This section outlines the various benefit premiums and cost sharing arrangements in place as of April 1, 2008.

All regular Office, Technical and Child Care (CUPE 951) and Maintenance & Food Services (CUPE 917) employees are required to participate in all benefit plans other than Optional Life Insurance, or MSP if already covered by another plan. For further details see the sections describing each plan.

Benefit Premiums
Regular CUPE 951 & 917 Employees

Benefit Plan	Employee Premium Per Pay	Employer Premium Per Pay
Medical Services Plan:		
Single	\$ 7.56	\$ 22.69
Couple	\$ 13.63	\$ 40.88
Family	\$ 15.13	\$ 45.38
Extended Health Plan:		
Single	\$ 5.21	\$15.64
Couple/Family	\$15.65	\$46.96
Dental Plan:		
Single	\$ 5.48	\$16.42
Couple	\$10.38	\$31.13
Family	\$18.44	\$55.31
Basic Life Insurance:	.056% of basic regular salary	.170% of basic regular salary
Optional Group Life Insurance:	Employee pays full cost of premiums	0
Long Term Disability:	0	2.65% of basic regular salary
Pension:	4.78% of basic regular salary up to YMPE, plus 6.53% in excess of YMPE	13.19% of basic regular salary

- **Medical Services, Extended Health and Dental plan premiums are cost shared on a 25/75% basis, and are paid in advance (e.g. deductions in October are for November coverage)**
- **Basic Life premiums are also cost shared on a 25/75% basis**
- **Optional Life rates are calculated according to age and smoker/non-smoker status. For premium rates please contact the Benefits Office in Human Resources**
- **Canada Pension Plan's Yearly Maximum Pensionable Earnings (YMPE) - \$48,300 for year 2011 (or \$4,025/mo.)**

(Revised March 2011)