



**University of Victoria**

**Benefits  
Information for**

**Regular  
PEA Staff**

*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/>*

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# 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. Regular staff working half time or more from the following employee groups are eligible for coverage under this plan: **Management Excluded, Executive (non faculty), Physicians, TRIUMF Engineers & Technicians and the External Management group.** 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](http://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, B.C. 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: 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: after a waiting period of the remainder of the month of arrival plus an additional two months.

Those individuals who qualify for coverage under the B.C. Medical Plan as outlined above may receive reimbursement of half of the cost of premiums for alternative hospital/medical coverage during the waiting period, providing coverage is from a carrier approved by the University. For further information please contact the Benefits Office in Human Resources.

### 2. Membership

Providing you meet the above residency qualifications, and are appointed half-time or more, 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 BC Medical Services Plan. The Benefits Office in Human Resources must 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 provided 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](http://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 31<sup>st</sup> 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. Plan Carrier**

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

## **EXTENDED HEALTH BENEFITS PLAN**

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

### **1. Eligibility**

All regular staff covered by this plan and are employed half-time or more, 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 should apply for dependent coverage (when applicable) within one month of the date of marriage or acquisition of an eligible dependent. If you do not apply for coverage for you and your family when first eligible, the effective date of coverage will be determined by PBC 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, or there are other changes to the status of your dependents (eg. you are no longer legally married).

### **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. Once enrolled, no further addition or deletion of dependents will be permitted without satisfactory proof of a change in marital or dependent status, as outlined above.

### **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 \$100.00 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) 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

Drugs and medicines dispensed by a licensed pharmacist or a Physician, in a quantity that PBC considers reasonable, including:

- Drugs and medicines which legally require a prescription from a Dentist or a Physician (except as noted under Exclusions)
- contraceptives
- insulin, syringes and testing supplies for diabetics
- injections of Vitamin B<sub>12</sub> for the treatment of pernicious anemia
- allergy serums when administered by a Physician

**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 30% by Pacific Blue Cross and 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 Pacific Blue Cross 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 \$900 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 in a calendar year of \$400 for an adult and \$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 purchase and/or repair of eyewear when prescribed by an ophthalmologist or optometrist to a maximum of \$500 per person in a 2 calendar year period. Charges for non-prescription eyewear including prescription or non-prescription sunglasses, safety goggles and cataract lenses are not covered.

Charges for routine eye examinations every 2 calendar years to a maximum of \$75 per person when performed by an ophthalmologist or optometrist for persons between the ages of 19 and 64.

**Items 11 to 19 following do not require referral by a Physician:**

**(11) Acupuncture**

Charges for acupuncture treatments performed by a Physician, Physiotherapist, Naturopath, or Registered Acupuncturist licensed to perform acupuncture in British Columbia ). The maximum benefit payable in any calendar year is \$500 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 \$1,000 per person.

**(13) Speech Therapy**

Fees of Speech Therapists licensed in British Columbia. The maximum benefit payable in any calendar year is \$500 per person.

**(14) Chiropractor Services**

Fees of Chiropractors registered or licensed in British Columbia (but not including X-ray service). You will be reimbursed \$30 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 any calendar year.

**(15) Naturopathic Services**

Fees of Naturopathic Physicians registered or licensed in British Columbia (but not including X-ray service). You will be reimbursed \$ 20 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 any calendar year

**(16) 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 \$30 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 any calendar year.

**(17) 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 \$30 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 combined maximum of \$500 per person in any 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 \$20 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 any calendar year.

**(19) Dietician**

Fees of Dieticians registered or licensed in British Columbia. The maximum benefit payable in any calendar year is \$500 per person.

**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 to 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 within 24 hrs of an emergency, and 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 a 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 PBC would have covered them inside your province of residence.

### **Emergency Travel Assistance**

In emergencies which occur while your (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 (E040723) 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.

The exchange rate on foreign currency is payable at the rate quoted by selected financial institutions in Vancouver, for the date on which the expense was paid. Fluctuations in exchange rates are not covered.

**\*\*\*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 *except as specifically included in this booklet*:

- (1) 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 BC, 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 BC, 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 Worksafe BC 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 Worksafe BC 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 \$100 calendar year deductible and a reasonable reimbursement is due, you should submit a claim to Pacific Blue Cross. The claim form is available online as outlined above, or from the Benefits Office in Human Resources.

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 PBC 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 \$100 during a calendar year, those expenses incurred during the last three months of that year may be applied towards satisfying the \$100 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 31<sup>st</sup> 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 \$75 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 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 31<sup>st</sup> 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, including the UVic Retirees Extended Health Plan, please call 1-800-873-2583.

## **13. Plan Carrier**

Pacific Blue Cross  
Group Plan No. **E040723**  
Health & Dental Claims  
P.O. 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 Staff covered by this plan and employed half-time or more, 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 should apply for dependent coverage (when applicable) within one month of the date of marriage or acquisition of an eligible dependent. If you do not apply for coverage for you and your family when first eligible, the effective date of coverage will be determined by PBC 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, or there are other changes to the status of your dependents (eg. you are no longer legally married),

### 3. Membership

You are required to immediately enroll in the Dental Care 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. Once enrolled, no further addition or deletion of dependents will be permitted without satisfactory proof of a change in marital or dependent status, as outlined above.

### 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 at the end of October are for November coverage).

## 5. Plan Benefits

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

- 80% of basic preventive and restorative expenses (Plan A)
- 50% of crowns, bridges and prosthetic appliances (Plan B)
- 50% of orthodontics - to a maximum lifetime benefit of \$3,000 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 reline 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 80% 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 50% 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 \$3,000 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 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 Worksafe BC 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 Worksafe BC 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://www.pac.bluecross.ca/> and follow the instructions under “A Plan Member”.

## 11. How to Submit a 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 31<sup>st</sup> 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 31<sup>st</sup> of the year in which you reach age 71.

### **13. Individual Extended Health and Dental Plans**

Pacific Blue Cross offers an individual extended health and 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.

For further details on individual products, including the UVic Retirees Extended and Dental Plan, please call 1-800-873-2583.

### **14. Plan Carrier**

Pacific Blue Cross  
**Group Plan No. D040722**  
Health & Dental Claims  
PO Box 7000  
Vancouver, BC V6B 4E1  
1-888-275-4672

# **SECTION 2**

## **PENSION PLANS**

For most individuals there are three basic sources of retirement income:

- University of Victoria Pension Plan
- Government Pension Programs
- Personal Savings, including RRSP's

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 PENSION PLANS

This section is intended as a guide to assist you in understanding the major provisions of the two University of Victoria pension plans for regular Staff covered by this plan - the Combination Plan and the Money Purchase Plan. The University also maintains a supplemental plan called the Supplemental Benefit Arrangement. The Supplemental Benefit Arrangement provides that portion of benefits that cannot be provided under the registered pension plan due to the application of the *Income Tax Act* limits. Should any questions arise concerning the interpretation or administration of these plans, as described in this section, the official plan documents will govern in all cases.

Eligible staff holding a regular appointment of at least half time will participate in either the Combination Plan or the Money Purchase Plan.

The Combination Plan is predominantly a "defined contribution" plan. The primary benefit is based on the amount of money accumulated in each member's "Combined Contribution Account" analogous to the Money Purchase Contribution Account described below. The plan also has a defined benefit provision which acts as a minimum benefit. Depending on the retirement option selected, a defined benefit supplement may be available to top-up a member's retirement benefit to the minimum calculated under the defined benefit provision. The member's contributions and most of the University's contributions are credited to the member's Combined Contribution Account along with the appropriate share of the plan's investment earnings or losses. Part of the University's contributions may be credited to a "Defined Retirement Benefit Account" which is used to sustain the defined benefit supplements or to the Supplemental Benefit Arrangement.

The Money Purchase Plan is a defined contribution plan and provides a retirement benefit based on the amount of money accumulated in each member's "Money Purchase Contribution Account". The member's contributions and all of the University's contributions are credited to the member's Money Purchase Contribution Account along with the appropriate share of the Plan's investment earnings or losses.

Upon retirement, the proceeds of the Combined Contribution Account or Money Purchase Contribution Account are available to provide retirement income. In the event of death prior to retirement, a surviving spouse has the same choice of benefits as a retiring member except that there is no defined benefit minimum. A beneficiary who is not a spouse is paid the proceeds in the member's Combined Contribution Account or Money Purchase Contribution Account in a lump sum less withholding tax.

### **1. Eligibility and Membership**

Full-time staff covered by this plan and who hold regular appointments are required to enroll in the Combination Plan immediately upon employment.

Eligible staff holding regular appointments of 50% or more, but less than full-time, are required to enroll in the Money Purchase Plan immediately upon employment.

### **2. Cost to Plan Member**

4.35% of basic regular salary up to the Canada Pension Plan's Maximum Pensionable Earnings (MPE) and 6.35% on earnings in excess of the MPE.

Your pension plan contributions are adjusted each January 1st to reflect the annual adjustment of the Maximum Pensionable Earnings and may be further adjusted to reflect any changes to your annual salary.

### **3. University Contribution**

#### Combination Plan

The University's contribution to individual member accounts is 6.02% of monthly basic regular salary up to the MPE and 7.65% of salary in excess of the MPE to a maximum of that permitted under the *Income Tax Act*.

An additional 1% is reserved for the defined benefit minimum, depending on advice from the Plan's actuary. The allocation is reviewed at least triennially.

#### Money Purchase Plan

The University contributes 8.37% of monthly basic regular salary up to the MPE and 10% of salary in excess of the MPE on behalf of each member.

### **4. Contribution Limits**

The University's contributions in respect of a member, when combined with the member's required contributions shall not exceed the amount permitted under the *Income Tax Act*. Any excess is credited to the Supplemental Benefit Arrangement for the benefit of the member.

### **5. Designating a Beneficiary**

If you have a spouse, your spouse must be the beneficiary of the balance in your Combined Contribution or Money Purchase Contribution Account, unless your spouse waives that right on a Spouse's Waiver of Pre-retirement Survivor Benefit form. The income tax consequences of designating a person other than a spouse should be considered with the help of professional advice.

### **6. Portability**

If you previously belonged to another registered pension plan, you may transfer your funds from that plan to your UVic Plan, subject to the approval of the other plan. Funds transferred from a registered pension plan will be credited to a voluntary account in your name and will share in the actual investment earnings or losses of the plan (any locked-in funds will be transferred into a "Restricted" voluntary account).

### **7. Additional Voluntary Pension Plan Contributions**

You may elect to make additional voluntary pension plan contributions, subject to Canada Revenue Agency limits. These will be credited to a voluntary account in your name, and will share in the actual investment earnings or losses of the plan. These voluntary contributions may be used to supplement your regular pension benefits. Should you die prior to retirement, proceeds from this account will be paid to your beneficiary.

### **8. Change of Employment Status within the PEA Group**

If the employment status which entitles you to membership in one PEA plan changes, and your new status entitles you to membership in the other PEA plan, your existing account balance will remain in the pension plan from which you transfer, and you will then become a member of the other plan. On retirement, you have the option of combining your benefits from both plans.

## **9. Income Tax**

The Plans are registered under the *Income Tax Act* and therefore your contributions are deductible for income tax purposes.

A Pension Adjustment (PA) is reported on your annual Canada Revenue Agency T4 form - Statement of Remuneration Paid. The PA is a measure of the level of retirement savings accrued as a result of your participation in the Plan and reduces the amount you may contribute to an RRSP in the subsequent year. For example, the amount you may contribute to an RRSP in this year is shown on your previous year's *Notice of Assessment* or *Notice of Reassessment* from Canada Revenue Agency.

## **10. Retirement Dates**

### **a) Early Retirement**

You may retire and receive a University pension as early as age 55. See options under Section 12 below.

Should you be considering early retirement, bear in mind that early retirement can significantly reduce your retirement income and that benefits from Canada Pension Plan are not payable prior to age 60 and Old Age Security benefits are not payable until you are age 65.

### **b) Normal Retirement**

Your normal retirement date for pension purposes is the end of the month in which you reach age 65.

If your birthday occurs between June 30 and January 1, you may elect to retire on the first day of January following your 65th birthday. If you make such an election, your normal retirement date will be the first day of January following your 65th birthday.

### **c) 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 31<sup>st</sup> of the year in which you reach age 71.

## **11. Deferred Retirement Pension**

You may choose to retire, but defer receipt of your retirement pension. You may defer your retirement pension up to December 31<sup>st</sup> of the year in which you reach age 71. All contributions to the Plan cease at your retirement date.

## 12. Pension Benefit

With minor variation, there are basically two options outside the Plan:

- purchasing an annuity, usually fixed, from a Life Insurance Company; or
- commencing a variable income from a combination of Registered Retirement Income Funds (the pre-1993 portion of your account) and Life Income Funds (the post-1992 portion of your account).

For Combination Plan members, essentially the same two options are available directly from the Plan:

- an internal variable annuity, based on 3.5% or 5% tables (the one based on 3.5% tables has a minimum under the defined benefit provision so may be topped up from the defined benefit account); or
- a Variable Benefit.

For Money Purchase Plan members, subject to a minimum account size, a Variable Benefit is available directly from the Plan.

### a) Internal Variable Annuities (Combination Plan only)

The initial amount of an internal variable annuity depends on the size of your Combined Contribution Account, your age at retirement, the survivor option you select and whether the annuity is based on 3.5% or 5.0% tables.

Variable annuities are adjusted upwards or downwards each July 1 to reflect the investment experience of the fund in the prior calendar year or portion thereof and the mortality experience of the group of annuitants.

### b) Defined Benefit Supplement(Combination Plan only)

Payments under the 3.5% internal variable annuity are subject to a minimum calculated on a defined benefit basis. The defined benefit minimum is related to the years of credited service and final average earnings. To calculate the defined benefit, it is necessary to determine each of the following items which are then applied in the formula set out later.

- **Final Average Earnings (FAE)**

The average of your basic gross regular salary calculated over the highest 60 consecutive months.

- **Average Year's Maximum Pensionable Earnings (YMPE)**

The maximum level of earnings set each year by the Canada Pension Plan (CPP) which is used to calculate maximum CPP benefit levels. The average YMPE is the average of this amount calculated over 3 years (the current year and the two previous years). The YMPE is used for both contribution and benefit calculations.

- **Credited Service**

For each year you are continuously employed by the University on a full-time basis and have made contributions the Combination Plan you will receive credit for one year of pensionable service; partial credit is granted for partial years.

- **Formula for defined Benefit Minimum**

1.3% of your FAE up to the average YMPE at your retirement date times the number of years of credited service

PLUS

2.0% of your FAE which is in excess of the average YMPE at your retirement, times the number of years of credited service

Example:

Assume that you retired on July 1, 2011

- at retirement you had 30 years of credited service;
- the three year average YMPE in 2011 is \$47, 267;
- your FAE at retirement was \$80,500 (\$33,233 in excess of average YMPE of \$47, 267)

then your defined benefit minimum is calculated as follows:

$$1.3\% \text{ of } \$47,267 \times 30 \text{ years} = \$18,434$$

PLUS

$$2.0\% \text{ of } \$33,233 \times 30 \text{ years} = 19,940$$

PLUS

$$\text{TOTAL SINGLE LIFE} \quad \$38,374$$

*NOTE: The above calculation deals with a single life only pension which has no survivor benefit. If you wish to provide for a guaranteed period or to provide your surviving spouse with income as provided in the following section on "Survivor Options", this pension will be reduced accordingly.*

If the defined benefit minimum is greater than the initial annual 3.5% internal variable annuity which could be purchased with the balance in your Combined Contribution Account, the difference will be paid to you as a defined benefit supplement.

The *Income Tax Act* limits the defined benefit minimum for that portion of the pension that is based on service credited after 1990. The limit for pensions commencing in 2011 is \$2,552.22 per year of service credited after 1990; the limit is indexed annually. Benefits in respect of post 1993 service that are reduced by the application of this limit may be supplemented with benefits from the Supplemental Benefit Arrangement.

Should you decide to retire early, an actuarially equivalent early retirement reduction factor will be applied to your defined benefit minimum. The earlier you commence your pension, the greater the reduction factor.

The defined benefit minimum is subject to annual adjustments based on changes in the Canadian Consumer Price Index. The maximum adjustment in any one year is 3%, and is made annually on the July 1st following the effective date of your pension.

**c) Variable Benefit**

The Variable Benefit is available to members of the Combination Plan and, subject to a minimum account size, to members of the Money Purchase Plan. The minimum account size is at least twice the Year's Maximum Pensionable Earnings (YMPE). The YMPE in 2011 is \$48,300. You may combine regular and voluntary accounts to meet the minimum account size.

Funds that are applied to this option are credited to a Variable Benefit Account. Each year you set your monthly payment, within certain upper and lower limits. The payments are made on the 1<sup>st</sup> of each month. The balance remaining in your Variable Benefit Account after each payment shares in the monthly gains or losses of the pension fund. You may elect to cease drawing this benefit at any time and apply the residual balance to any one or more of the other options available under the Plan except that for members of the Combination Plan, the defined benefit minimum is not available if you select a 3.5% internal variable annuity.

The survivor benefit is the balance remaining in your Variable Benefit Account at date of death. A surviving spouse may choose to continue with a Variable Benefit or select one of the other options available to retiring members of the Plan. A beneficiary who is not a spouse is paid the balance remaining in your Variable Benefit Account, less withholding tax.

**13. Survivor Options (internal variable annuity)**

If you are in the Combination Plan and elect to receive your retirement income as an annuity payable from the Plan, you must select a pension option that provides at least a 60% survivor benefit for your spouse, if applicable. Under pension standards rules, the requirement may be waived if your spouse is fully informed of his or her right to a joint pension and signs a spousal waiver form, in the presence of a witness, not more than 90 days before you start to receive the pension. You must not be present when your spouse signs this form.

The survivor option for the defined benefit minimum is the same as the option you select for the 3.5% internal variable annuity. The option you select will reflect your own personal situation and needs at retirement. The following options are available:

**a) Life Only Pension**

Your pension is payable to you for life and ceases at your death. This option provides the largest monthly pension but makes no provision for a beneficiary.

**b) Five, Ten or Fifteen Year Guarantee**

Your pension is payable to you for life. However, if you die before receiving 60, 120 or 180 monthly pension payments, your beneficiary would receive the balance of your monthly pension payments until the total 60, 120 or 180 monthly payments have been made from the pension plan. If your beneficiary is your estate, the remaining monthly payments are commuted into a lump sum. Payments are subject to income tax.

**c) Joint and Last Survivor Pension**

Under this option you may choose one of the following:

A pension payable to you during your lifetime with either 60%, 66.7%, 75% or 100% of the pension continuing on after your death to be paid to your spouse as long as he or she lives; or a pension that reduces by one-third on the first death of either you or your spouse.

**d) Full Joint and Last Survivor Pension with a Ten or Fifteen Year Guarantee**

Under this option the pension continues in full to your spouse as long as he or she lives; and, if both you and your spouse die before receiving 120 or 180 monthly pension payments, the payments remaining in the guarantee period are paid to the beneficiary designated by you or your spouse. If the beneficiary is you or your spouse's estate, the remaining monthly payments are commuted into a lump sum. Payments are subject to income tax.

**14. Death Benefits**

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, the amount of your Combined Contribution Account and/or Money Purchase Contribution Account at the date of your death is transferred to your spouse's credit. Your spouse then has the choice of:

- deferring payment of any benefits up to the end of the year in which he or she reaches age 71;
- transferring the funds to a Locked-in Registered Retirement Savings Plan (RRSP) (any portion attributable to contributions made prior to 1993 is not subject to lock-in); or
- commencing a monthly benefit. The options are essentially the same as for a retiring member except that there is no defined benefit minimum (see 12 above) and the surviving spouse does not need to have reached age 55.

A beneficiary who is not your spouse is only entitled to a cash payment of the amount of your Combined Contribution Account and/or Money Purchase Contribution Account at the date of your death less applicable withholding tax.

Any additional voluntary contributions (plus investment earnings or losses) you made to the Plan will be refunded on your death in a lump sum, less applicable withholding tax, to your beneficiary, or if you have a spouse, transferred to a registered retirement savings vehicle.

The benefits payable are subject to any rights that a person may have under Part 6 of the *Family Relations Act*. If you designate someone other than your spouse (legal, common law or same sex) as your beneficiary, that designation is invalid unless a Spouse's Waiver of Pre-retirement Survivor Benefit is filed with the Pension Office. **It is important to keep the Pension Office notified of any change in marital status.**

If you should die after retirement, benefits may be payable to your beneficiary depending on the pension and survivor option you select at retirement.

## **15. Termination of Employment before Retirement**

If you leave the University's employ before becoming eligible for retirement, you may:

- a) leave your Combined Contribution Account or your Money Purchase Contribution Account in the Plan where the funds will continue to share in the Plan's investment returns. At any age between 55 and 71 you can elect to commence a monthly pension purchased with your account balance, or
- b) transfer the proceeds of your Combined Contribution Account or your Money Purchase Contribution Account to another registered pension plan on a locked-in basis (any portion that is attributable to contributions made before 1993 is not subject to lock-in restrictions), or
- c) transfer the proceeds of your Combined Contribution Account or your Money Purchase Contribution Account to a locked-in Registered Retirement Savings Plan (RRSP). Any portion that is attributable to contributions made before 1993 is not subject to lock-in and may be transferred to a regular RRSP or be paid in cash, less withholding tax.

If the balance in your account is less than the small benefit threshold established by BC Pension Standards, you may choose a cash lump sum less applicable withholding tax. You may also select a cash lump sum if Canada Revenue Agency confirms you are a non-resident, you have been absent from Canada for at least two years, and you have spousal consent, if applicable.

## **16. Pension Division on Marriage Breakdown**

Your pension is considered a family asset and is subject to division on marriage breakdown. The regulations to the *Family Relations Act* set out the formula to be used to divide a pension and allow you and your former spouse to decide, subject to some limits, on a different division than that specified in the legislation or to decide not to divide the pension at all. The formula is based in part on how long you and your former spouse were married, and how long you contributed to the pension plan while you were married.

While you are negotiating your separation agreement or waiting for your court order, your spouse may notify the pension plan that he or she is claiming an interest in your pension and request

information from the pension plan on the value of the pension. The Pension Office will notify you if it receives notice of a claim on your pension.

Once you and your former spouse have agreed on a division, the Pension Office will divide the pension in accordance with the separation agreement or court order. There is a one-time-only fee of \$500 for the Combination Plan and \$150 for the Money Purchase Plan to offset the administrative costs of dividing a pension.

#### **17. Administration of the Plans**

The Pension Plans are administered by a Board of Pension Trustees, four of whom are elected by the Combination Plan members and four of whom are appointed by the Board of Governors. The Director, Pensions and Investments serves as Secretary to the Board of Pension Trustees.

#### **18. Additional Information about the Plans**

You will receive a report each year from the Board of Pension Trustees containing information about the operation of the Plan of which you are a member and reporting on the status of your Account(s) and benefits.

If you have any questions about the Plans or wish to apply for retirement benefits, please contact the Pension Office at local 7030.

All arrangements for payment of benefits must be made through the Pension Office.

## 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 <http://www.hrsdc.gc.ca/eng/oas-cpp/index.shtml>

### **4. Repayment of OAS Benefits**

The OAS is taxed back through a special tax applied to taxpayers with higher net income levels. Please contact Income Security for further information on this repayment.

## 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 1<sup>st</sup>, 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. Applying for CPP Retirement Benefits

You should make an 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>

### 4. 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.

### 5. 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.

## **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
- Worksafe BC

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 staff covered by this plan and are actively employed half-time or more 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.

### **3. Premium Costs**

The University pays the full premium. See Section 7 for monthly premium amounts.

### **4. Plan Benefits**

If prior to your normal retirement date you should die from any cause, your beneficiary or estate will receive a lump sum of 1.5 times your annual salary as of the date last actively at work, to a maximum of \$750,000.

If you choose to continue working past your normal retirement date, the Basic Life Insurance coverage will continue to the earlier of your retirement date, or December 31<sup>st</sup> of the year in which you reach age 71, with a benefit amount of 1.0 times your annual salary as of the date last actively at work, to a maximum of \$750,000.

Notes:

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 or special payments, etc.

### **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 31<sup>st</sup> 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 received by 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 of interest to persons who would not otherwise qualify for individual insurance. The annual premium to convert group life insurance to an individual plan without medical evidence is much higher than under a plan where medical evidence must be provided.

For further information contact the Benefits Office in Human Resources.

## 9. Plan Carrier

Pacific Blue Cross (BC Life and Casualty Co.)

**Plan Group No. B040703**

1-888-275-4672

## **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 staff covered by this plan and are actively employed half-time or more, 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 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. 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 may continue to the earlier of your retirement date, or December 31<sup>st</sup> 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 your 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 may continue to the earlier of your retirement date, or December 31<sup>st</sup> 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. Plan Carrier**

Pacific Blue Cross (BC Life and Casualty Co.)

**Group Plan No. 040703**

Life Claims

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 staff actively employed half-time or more are covered by this plan 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.

### 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 which lasts less than six months.

**1. Eligibility**

All regular staff actively employed half-time or more are covered by this benefit

**2. Membership**

You are automatically enrolled in the Plan immediately upon employment.

**3. Cost to Plan Member**

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

**4. Plan Benefits**

Subject to University approval and the submission of appropriate medical evidence, you will receive your full regular pay for up to six months. Staff in the probationary period are entitled to 1-1/2 days of paid sick leave per month, pro-rated for part-time.

## **LONG TERM DISABILITY PLAN**

The University 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 staff covered by this plan and are actively employed half-time or more. Employees must also be Canadian residents.

### **2. Membership**

You are required to enroll in this Plan immediately upon employment.

### **3. Premium Cost**

You pay the full premium, which results in a tax free benefit if LTD is approved. See Section 7 for the monthly premium amount.

### **4. Pre-Existing Conditions**

You will not be covered for any condition for which medical treatment, services or supplies were received in the 90 day period prior to your date of employment, unless you have served a period of 12 consecutive months in your UVic position without absence due to this condition.

### **5. LTD Claim Procedures**

Claim forms may be obtained from the Benefits Manager at local 8089. You will be responsible for any fees charged by your Physician for completing the medical forms.

### **6. Commencement and Duration of Benefits**

If approved, LTD benefit payments will commence following completion of six months of continuous disability and following receipt of proof of your total disability (within 12 months of the date disability began).

Benefit payments from this Plan will continue until the earliest of the following:

- a) you are no longer considered to be “totally disabled”, (“totally disabled” means your inability, because of illness or injury, to perform the duties of your own occupation or the duties of another occupation for which your education, training or experience equip you)
- b) you start work at any occupation for wage or profit except as permitted under the Plan provisions for approved Rehabilitation Employment
- c) you fail to furnish required proof of continuing disability
- d) you are no longer under the care of a qualified physician or fail to follow prescribed medical treatment, or participate in a recommended rehabilitation program
- e) your death
- f) your normal retirement date.

## 7. Plan Benefits

LTD Benefits are calculated at 80% of monthly “net earnings” plus the amount required to maintain employee and University pension plan contributions.

“Net Earnings” means your regular gross monthly salary in effect at the date of the first benefit payment, less employee contributions for CPP, EI, Income Tax, and UVic pension contributions.

Note:

Benefits payable from the LTD Plan are reduced by the amounts of any disability benefits payable from any University or government plan providing salary continuance or disability income paid during the disability period covered by this Plan.

## 8. Cost of Living Benefit Adjustment

Long Term Disability benefits are indexed to the **LOWER OF**

- a) the annual increase in the Canada Consumer Price Index and
- b) the most recent annual across-the-board general salary adjustment granted to PEA.

The first such adjustment will commence on the January 1st of the calendar year after the first full calendar year of total disability. Unapplied C.P.I. increases accumulate for application in years when general salary increases exceed the rise in the C.P.I.

## 9. Recurring Disabilities

If you become disabled and receive LTD Benefits, then return to work for less than six months, then again become disabled for the same or a related cause, your LTD Benefits will re-commence immediately and be paid at the same benefit level which was in effect prior to your returning to work.

If you become disabled and receive LTD Benefits, then return to work for longer than six months before again becoming disabled, or for less than six months if your second disability is the result of a completely unrelated cause, this disability will be treated as a new claim, subject to the six months waiting period and a new calculation of benefit amount based on your salary at the time of again becoming disabled.

## 10. Rehabilitative Employment

The LTD Plan has provisions to assist you in returning to work when possible. Should you recover sufficiently during your disability period, you will be encouraged to engage in a program of rehabilitative employment.

During a rehabilitation program, total income from all sources cannot exceed 90% of your net earnings (as defined above). **Rehab benefits will be paid for a maximum of 24 months.**

If you do not accept rehabilitative employment or training where it has been deemed advisable by BC Life and Casualty Co. further benefits from this Plan may be reduced or terminated.

## **11. Exceptions and Limitations**

Payment will not be made when any of the following situations occur: self-inflicted injuries, insurrection, war, riot, or complications due to pregnancy.

## **12. Termination of Coverage**

Long Term Disability coverage will terminate upon the earlier of:

- a) termination of employment
- b) early or normal retirement
- c) entering the armed forces on a full-time basis
- d) termination of the Policy or coverage on the group, division or class to which you belong
- e) employee no longer makes required contributions to the Plan (e.g. during a leave of absence).
- f) death

## **13. Plan Carrier**

Pacific Blue Cross (BC Life and Casualty Co.)

**Group Plan No. 041071**

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 Benefits**

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 Occupational Health and Safety (8971).

# **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
- professional development leave
- 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 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 with the University paying the full cost of the premiums.

**5. Optional, Spousal and Accidental Death & Dismemberment Insurance**

While you are on sick leave, benefits will continue on the basis that you continue to 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 sick leave, Long Term Disability coverage continues on the basis that you pay the full premium. LTD premiums are suspended while in receipt of LTD benefits.

**7. University Pension Plan**

Pension contributions continue on the normal cost sharing basis during periods you receive sick leave benefits. During periods you receive long term disability benefits, your full pension contributions will be paid by the Long Term Disability Plan.

**8. Sick Benefits**

This plan pays your full regular salary.

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

## **LEAVE OF ABSENCE WITHOUT PAY**

During a period of approved leave of absence without pay (other than 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
- University Pension Plan

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

## **PROFESSIONAL DEVELOPMENT LEAVE**

During periods of approved Professional development leave all personnel benefits in which you are enrolled will continue on the normal cost sharing basis.

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

## **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.

While on 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 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 start to 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 please contact Health Insurance BC (MSP) at 1-800-663-7100.

### 2. Extended Health & Dental Plans

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

Pacific Blue Cross provides a UVic retiree extended health 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 UVic group plan. Further details of this plan are available from the Benefits Office in Human Resources.

*It is important to note that the retiree plan does 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 on your early retirement date. 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 received by Pacific Blue Cross (BC Life and Casualty Co.) within 31 days of the termination of your group coverage.

The conversion option is mainly of interest to 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 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 on your early retirement date.

#### **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 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 notify MSP that your group coverage has terminated, they will then start to 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 please contact Health Insurance BC (MSP) at 1-800-663-7100.

### 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 provides a UVic retiree extended health 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 UVic group plan. Further details of this plan are available from the Benefits Office in Human Resources.

*It is important to note that the retiree plan does not offer the same level of benefits as group plans, especially for travel coverage.*

### 3. Group Life Insurance

Group Life Insurance coverage will terminate on your normal retirement date. 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 received by Pacific Blue Cross (BC Life and Casualty Co.) within 31 days of the termination of your group coverage.

The conversion option is mainly of interest to 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 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 at local 7030.

#### **5. Long Term Disability**

Coverage and any benefits cease on your normal retirement date.

#### **6. Canada Pension Plan**

You are entitled to receive Canada Pension Plan Benefits, without actuarial reduction, from age 65. If you prefer you may defer your Canada Pension Plan up to age 70. For each month beyond the month of your 65th birthday that you delay applying for a retirement pension, there is an increase of .5%. 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>

#### **7. 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>

## **DEFERRED RETIREMENT**

You may choose to continue working past your normal retirement date, in which case the following benefits continue as outlined:

### **1. Medical Services Plan**

University group coverage will continue on the normal cost sharing basis until the earlier of the end of the month in which you retire, or December 31<sup>st</sup> of the year in which you reach age 71.

The University will notify MSP once your group coverage has terminated, they will then start to 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 please contact Health Insurance BC (MSP) at 1-800-663-7100.

### **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 the end of the month in which you retire, or December 31<sup>st</sup> of the year in which you reach age 71.

Pacific Blue Cross provides a UVic retiree extended health 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 UVic group plan. Further details of this plan are available from the Benefits Office in Human Resources.

*It is important to note that the retiree plan does not offer the same level of benefits as group plans, especially for travel coverage.*

### **3. Group Life Insurance**

Basic Group Life Insurance coverage of 1 x annual salary will continue, with premiums paid by the University, until the earlier of your retirement date, or December 31<sup>st</sup> 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 31<sup>st</sup> 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 University pension plan will continue on the normal cost sharing basis to the earlier of your retirement date, or December 31<sup>st</sup> of the year in which you reach age 71, which is by law the date you must begin drawing your pension. For information regarding your pension benefits, please contact the Pension Office, local 7030.

#### **5. Long Term Disability**

Coverage and any benefits cease on your normal retirement date.

#### **6. Canada Pension Plan**

You are entitled to receive Canada Pension Plan Benefits (CPP), without actuarial reduction, from age 65, and no longer have to have “substantially ceased working” to be eligible for this benefit. Once you choose to take your CPP, you will need to notify the Payroll Office so they can stop your CPP contributions.

If you prefer you may defer your Canada Pension Plan up to age 70. For each month beyond the month of your 65th birthday that you delay applying for a retirement pension, there is an increase of .5%. 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>

#### **7. Old Age Security**

The Old Age Security pension (OAS) 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.

If you apply after age 65, you can only receive a back payment to cover up to 12 months. The back payment is calculated from the month OAS receives your application.

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>

## 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 notify MSP that your group coverage has terminated, and they will start to 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 please contact Health Insurance BC (MSP) at 1-800-663-7100.

### 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 an individual health and 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.

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

*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

Your Group Life Insurance coverage will terminate on the last day you work at the University. 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 received by Pacific Blue Cross (BC Life and Casualty Co.) within 31 days of the termination of your group coverage.

The conversion option is mainly of interest to 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 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 you work at the University.

**5. Pension Plan**

All pension contributions cease on the last day you work at the University. For information regarding your pension benefits and options, contact the Pension Office, local 7030.

## **IF YOU SHOULD DIE BEFORE RETIREMENT**

### **1. Health Care 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

### **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 your Money Purchase Contribution Account or your Combined Contribution Account as applicable. Please refer to Section 2 of this document for further details.

### **4. Canada Pension Plan**

Pays a lump sum 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 staff covered by this plan and are actively employed half-time or more and their eligible dependents.

### **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 July 1, 2011.

All regular PEA 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 PEA**

<b>Benefit Plan</b>	<b>Employee Premium Per Pay</b>	<b>Employer Premium Per Pay</b>
Medical Services Plan:		
Single	\$ 7.56	\$ 22.69
Couple	\$ 13.63	\$ 40.88
Family	\$ 15.13	\$ 45.38
Extended Health Plan:		
Single	\$ 5.50	\$16.83
Couple/Family	\$16.15	\$49.39
Dental Plan:		
Single	\$ 5.71	\$17.15
Couple	\$ 10.65	\$ 31.93
Family	\$ 16.43	\$ 49.35
Basic Life Insurance:		.109 cents per \$1,000 of coverage
Optional Group Life Insurance:	Employee pays full cost of premiums	0
Long Term Disability:	1.93% of basic salary	0
Combination Pension:	4.35% of basic regular salary up to YMPE, plus 6.35% in excess of YMPE	6.02% of basic regular salary up to YMPE, plus 7.65% in excess of YMPE, and 1% to Supplement
Money Purchase Pension	3.0% of basic regular salary up to YMPE, plus 5.0% in excess of YMPE	8.37% of basic regular salary up to YMPE, plus 10.0% in excess of YMPE

- **Medical Services Plan, Extended Health and Dental plan premiums are all cost shared on a 25/75% basis. All are paid in advance (e.g. deductions in October are for November coverage)**
- **Basic Life premiums are paid 100% by the University**
- **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 \$4025.00/mo.)**