



Catholic Independent Schools of Vancouver Archdiocese

Employee Benefit Programme

BASIC ELEMENTS OF OUR PLAN

Please note that there is a 20 hour minimum work-week requirement to participate in our Group Benefit Plan. **Mandatory participation is required;** however, for (1) Dental & (2) Extended Health benefits, you can waive those specific benefits **only if** you are covered as a dependent spouse through your spouse's employer plan.

Life Insurance (Class 1, 2 and 4)	2 x SALARY *
Accidental Death and Dismemberment (Class 1, 2 and 4)	2 x SALARY *
Short-term disability (Class 1, 2 and 4)	66.67% of weekly earnings**
Long-term disability (Class 1 and 4)	67% of monthly earnings***
(1) Dental (Single / Family Coverage)	
Basic treatment (Class 1, 2, 3, 4, 8 and 5)	100% coverage of dental fee guide No deductible – No annual limit
Major treatment (Class 1, 3, 4, 8 and 5)	50% coverage of dental fee guide \$1,000 calendar year maximum
Orthodontics (Class 1, 3, 4, 8 and 5)	50% coverage of dental fee guide \$3,000 lifetime maximum
(2) Extended Health (Single / Family Coverage) (Class 1, 2, 3, 4, 8 and 5)	
In-Canada expenses	
• Vision (please refer to the booklet for coverage)	80% coverage of eligible expenses
• Prescription Drugs (3)	\$25 annual deductible
• Paramedical (Massage therapy, chiropractor, etc.)	
Emergency Out-of-Country/Province expenses	100% coverage of eligible expenses No deductible \$1 million maximum****
Basic Group Critical Illness	\$10,000 lifetime maximum
Voluntary Critical Illness	\$25,000 - \$300,000
Registered Pension Plan (RPP)	New applicants: 3% or 7% Employer-matched tier

❖ Voluntary RPP Contributions are not matched by employer

(1) Class 2 Dental Benefits has reduced premiums and coverage; please refer to the booklet for more information regarding coverage

(2) For detailed information regarding these benefits, please refer to the Booklet on the CISVA website that pertains to your applicable Benefit Class

(3) Prescriptions filled at COSTCO Wholesale Pharmacy will be covered at 90%. Please refer to the booklet for details.

* please refer to Age Restrictions on Benefits and benefit coverage

** Short-term disability benefits – 66.67% of weekly earnings up to a maximum of \$2,600 per week. Please refer to the booklet for more information

***Long-term disability benefits – 67% of monthly earnings up to a maximum of \$12,000 per month. Please refer to the booklet for more information

****Emergency Out-of-Country/Province for Class 3 \$10,000. Please check the booklet pertaining your benefit class

****Emergency Out-of-Country/Province for Class 5 \$500,000. Please check the booklet pertaining your benefit class

BENEFIT CLASS STRUCTURE

Listing of Group Benefits per corresponding Benefit Class

	Life Insurance	Optional Life	AD&D	Short-term Disability	Long-term Disability	Extended Health	Dental	Critical Illness	Optional Critical Illness	Pension	Voluntary Pension
Benefit Class 1											
Permanent FT/PT Employee	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Benefit Class 2											
1-year Contract Employee	✓	✓	✓	✓		✓	③ ✓	✓	✓	✓	✓
Benefit Class 3											
Approved, unpaid Leave of Absence						✓	✓				✓
Benefit Class 4											
Ordained Priests	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Benefit Class 5											
Retirees						✓	✓				
Benefit Class 8											
Non-salary Permanent EE						✓	✓				
④Benefit Class 100											
Pension only										✓	✓

① **Approval of Optional Life coverage** is subject to underwritten provisions being met by Great-West Life Assurance

② **Approval of Optional Critical Illness coverage** is subject to underwritten provisions being met by Industrial-Alliance Pacific

③ **Class 2 Dental Benefits** has **reduced premiums and coverage**; please refer to the class 2 booklet for more information regarding coverage.

④Benefit Class 100

Participation is for the Registered Pension Plan (RPP) only. This class is for *permanent part-time employees* who work less than 20 hours a week and wish to contribute to the RPP. Every employee in a prescribed class of employees for whom a pension plan is maintained is, on application, eligible to become a member of the pension plan after completing 2 years of continuous employment with the employer, with earnings of not less than 35% of the Year's Maximum Pensionable Earnings (dollar amount set by Revenue Canada) in each of the 2 consecutive calendar years.

Year	Year's Maximum Pensionable Earnings (YMPE)	Employee Earnings (35% of YMPE)
2016	\$54,900	\$19,215
2017	\$55,300	\$19,355
2018	\$55,900	\$19,565
2019	\$57,400	\$20,090

Employees must earn a minimum salary as reflected in the **Employee Earnings (35% of YMPE)** column, to be able to contribute to the CISVA Registered Pension Plan. YMPE is set by Canada Revenue Agency (CRA).

INSURANCE CARRIERS (Corresponding insured benefits)



- Life Insurance
- Optional life insurance
- Short-term Disability Insurance
- Long-term Disability Insurance

These 4 are **employee only** benefits

- Extended Health Insurance
- Dental



Industrial Alliance-Pacific

- Critical Illness Insurance (employee only benefit)
- Voluntary Critical Illness Insurance
- Accidental Death & Dismemberment Insurance (employee only benefit)



- **Defined contribution** Registered Pension Plan
- Participation is not mandatory at time of employment. However, once you join the Registered Pension Plan (RPP), you **cannot** opt out.
- Other services offered:
 - Voluntary Pension
 - Registered Retirement Savings Plan
 - Tax-Free Savings

The following contributions are available for **CISKD employees**.

Contribution levels are based on the following percentages of gross annual earnings:

- **3% - new or existing employees**
- **7% - new or existing employees**

AGE RESTRICTIONS on BENEFITS

1. LIFE INSURANCE:
Age 65 - reduces to one (1) times the contract salary
Age 70 - terminates completely
2. ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE:
Age 70 - terminates completely
3. LONG TERM DISABILITY:
Age 65 - Terminates completely
4. CRITICAL ILLNESS:
Age 69 - maximum age a new employee can be at time of employment to join this benefit
Age 80 - terminates completely
5. REGISTERED PENSION PLAN:
Age 55 or older: on formal declaration of retirement
 - Transfer pension to own plan
 - Receive annuity or L.I.F. as pension



Age 71 - Pension must be converted to income by end of calendar year of 71st birthday, whether working or retired.

RETIREE BENEFIT (Benefit Class 5 participants)

Retiree benefits are available when immediately leaving employment permanently:

Dental:	Single, Couple or Family coverage
Extended Health:	Single, Couple or Family coverage

Cost calculated to equal both employer and employee premiums, plus a **\$3.00** monthly administration fee.

- No upper age limit. Renewable yearly.
- No medical exam required.
- Coverage is similar to that of an active employee.
- Out-of-Province/Country coverage is limited to **\$500,000.00** per covered person.
- You enrol and pay the Benefit Administration Office directly.



SURVIVORS' BENEFITS

The surviving dependents of a member who dies while employed will continue to be covered for Dental and Extended Health only for two full years from the date of death providing the dependents continue to meet the definition of an eligible dependent.

- No premiums are charged for these benefits.
- Coverage for Extended Health and/or Dental benefits remains unchanged.
- Coverage extended to dependents providing that the participants continue to meet the definition of dependents as defined in your benefits booklet.
- Claims may be submitted as before the death and are still subject to claim submission deadlines.
- Survivor benefits are also included within the Retiree class (Benefit Class 5)