

# Collective Agreement

between

The Board of School Trustees of School District NO. 45  
(West Vancouver)

and

The West Vancouver Municipal Employees' Association

Begins:  
**01/01/2002**

Terminates:  
**06/30/2003**

**05160 (11)**

# TABLE OF CONTENTS

Papes

## SECTION A - THE COLLECTIVE BARGAINING RELATIONSHIP .....1 - 9

- Article 100 - Recognition
- Article 102 - Term of the Agreement
- Article 104 - Definitions
- Article 105 - Breaks in Service for Casual Employees
- Article 106 - Committees
- Article 108 - Termination of Employment
- Article 109 - Association Representation
- Article 110 - Grievance Procedure
- Article 112 - Arbitration
- Article 114 - Association Security
- Article 116 - Crossing Picket Lines
- Article 120 - Agreements to Conditions Not Mentioned
- Article 122 - Rights of Management

## SECTION B - SALARY AND BENEFITS ..... 10 - 16

- Article 200 - Remuneration and Employee Benefits
- Article 201 - Gender Neutral Job Evaluation Plan
- Article 204 - M.S.P. - Medical Services Plan
- Article 206 - E.H.B. - Extended Health Benefits
- Article 208 - Dental Plan
- Article 210 - Group Insurance
- Article 212 - Service Recognition Pay - Savings Plan
- Article 214 - Long Term Disability Plan
- Article 216 - Sick Leave
- Article 218 - Gratuity Plan
- Article 220 - Compulsory Quarantine
- Article 222 - Superannuation
- Article 224 - Percentage in lieu of Benefits
- Article 227 - Casual Rates for Permanent staff
- Article 228 - Pay for Acting in Senior Capacity
- Article 230 - Benefit Continuance
- Article 232 - Mileage Allowance
- Article 234 - E.I. Rebate

## SECTION C - EMPLOYMENT RIGHTS .....17 - 21

- Article 300 - Seniority
- Article 302 - Lay-off
- Article 304 - Recall
- Article 306 - Severance Pay
- Article 308 - Job Sharing
- Article 310 - Teacher/Teacher Assistant Conflict Resolution Process
- Article 312 - Indemnification of Employees
- Article 314 - Employee Workplace Safety

<b>SECTION D - <u>PERSONNEL PRACTICES</u></b>	<b>22 - 24</b>
Article 400 - Filling Vacancies	
Article 401 - Hiring Practices - internal Applicants	
Article 402 - Personnel Files	
Article 404 - Copies of Agreement	
Article 406 - Classification	
Article 408 - Workshops and Training	
<b>SECTION E - <u>WORKING CONDITIONS</u></b>	<b>25 - 30</b>
Article 500 - Hours of Work	
Article 502 - Rest Periods	
Article 503 - Travel Time	
Article 504 - Overtime	
Article 505 - Meal Breaks During Over-time and Call-out	
Article 506 - Hand Tools - Facilities Employees	
Article 507 - Boot Allowance	
Article 508 - First Aid	
Article 510 - Changes in Working Conditions	
Article 512 - Technological Change	
Article 514 - Teachers' Assistants - Supervision and Duties	
<b>SECTION F - <u>LEAVES, VACATIONS AND PUBLIC HOLIDAYS</u></b>	<b>31 - 37</b>
Article 602 - Leave for Association Business	
Article 604 - Compassionate Leave	
Article 608 - Educational Leave	
Article 610 - Leave for Illness In the Family	
Article 612 - Personal Leave	
Article 613 - Citizenship Leave	
Article 614 - Leave for Jury Duty	
Article 616 - Maternity/Adoption/Parental Leave	
Article 617 - Paternity Leave	
Article 618 - Vacations and Public Holidays	
Article 620 - Statutory Holidays, etc.	
<b>LETTERS OF UNDERSTANDING</b>	
- The Standing Joint Job Evaluation Committee (SJEC) - parameters of Committee	38
- Dual Trades Certification Bonus Rate	39
- Student Workers	40
- Temporary Seasonal Help	41
<b>SCHEDULE A: Pay Scale (eff January 1, 2002)</b>	<b>42</b>
<b>SCHEDULE B: Pay Scale (eff July 1, 2002)</b>	<b>44</b>
<b>SCHEDULE C: Notes to Salary Schedules</b>	<b>46</b>
<b>SCHEDULE D: Pay Equity Distribution, Annual Provincial Funding</b>	<b>47</b>
<b>APPENDIX 1: Summary of Gender Neutral JJEC Pay Equity Plan</b>	<b>50</b>
<b>INDEX</b>	<b>52</b>

THIS AGREEMENT made the 1<sup>st</sup> day of January Two Thousand and Two (2002)

BETWEEN:

BOARD OF SCHOOL TRUSTEES of School District #45 (West Vancouver), hereinafter called the "Board"

OF THE FIRST PART

AND:

THE WEST VANCOUVER MUNICIPAL EMPLOYEES ASSOCIATION,  
hereinafter called the "Association"

OF THE SECOND PART

## SECTION A — THE COLLECTIVE BARGAINING RELATIONSHIP

### **Article 100 - Recognition**

WHEREAS the Board approves and recognizes the Association as the sole bargaining agency on behalf of its employees engaged as custodians, general maintenance, clerical staff, and teachers' assistants, excepting those employees excluded under the ***Labour Relations Code*** of B.C.,

AND WHEREAS it is thought desirable that methods of bargaining and all matters pertaining to the working conditions of the employees be drawn up in an Agreement, the following shall so apply.

### **Article 102 - Term of the Agreement**

This Agreement shall be for a term of eighteen (18) months, with effect from the first day of January, 2002 and shall remain in full force and effect thereafter unless either party, at least two (2) months prior to the expiry date of the 30<sup>th</sup> of June 2003, gives to the other party written notice of desire to change, amend or terminate such Agreement.

If no agreement is reached at the expiration of this Agreement and negotiations are continued, this Agreement shall remain in force up to the time an agreement is reached or until negotiations are discontinued by either party.

It is understood and agreed between the Board and the Association that the operation of subsection (2) of Section 50 of the ***Labour Relations Code*** is hereby excluded from and shall not be applicable to this Agreement.

## Article **104 - Definitions**

### **104. Employees**

The Employees of the School Board shall be in four categories:

#### **104.1 Employee**

"Employee" shall mean a person who is an employee, as defined by the Labour Relations Code of B.C.

##### **(a) Permanent Full-time Employee**

"Permanent Full-time Employees" shall mean and include employees who have successfully completed the probationary six (6) months of continuous service in any established ten (10) or twelve (12) month position, and temporary or casual employees who have completed either ten (10) or twelve (12) months of continuous service in a respective ten (10) or twelve (12) month position upon reappointment.

##### **(b) Permanent Part-time Employee**

"Permanent Part-time Employees" shall mean and include employees who have successfully completed the prescribed period of probation and who are working less than the scheduled number of hours for a ten (10) or twelve (12) month position, and temporary or casual employees who are working less than the scheduled number of hours and who have completed either ten (10) or twelve (12) months of continuous service in a respective ten (10) or twelve (12) month position upon reappointment.

#### **104.2 Probationary Employees**

"Probationary Employees" shall mean and include those employees employed during the first six months of service in any established position

All employees are to receive written notification of the completion of their probation period, with a copy of said notification to be sent to the Business Manager of the Association.

#### **104.3 Casual Employees**

"Casual Employees" shall mean and include those employees who may be employed by the School Board for work of a recurring but non-continuous nature, such as,

1. substitute on a day-by-day basis;
2. substitute for an employee who is absent for an unspecified period of time; and/or
3. an employee brought in on a day-by-day basis during peak periods.

All of the above are not expected to exceed twenty consecutive working days.

Both the employee and the Association shall be advised in writing that the employment is casual.

#### **104.4 Temporary Employees**

"Temporary Employees" shall mean and include those employees hired for a predetermined length of time on a full-time or part-time basis for positions expected to exceed twenty working days. Temporary employees are paid at the casual rates of pay and all such positions shall be posted in accordance with Article 400 "Filling Vacancies". Temporary appointments may be extended by mutual agreement between the Association and the Board.

#### **Article 105 - Breaks In Service for Casual Employees**

For temporary employees working in ten (10) or twelve (12) month positions, breaks in service shall consist of a minimum of ten (10) consecutive working days, excluding time off for sickness, vacation, Christmas break, spring break and any other time that the Board determines.

The Board agrees, wherever possible, to avoid breaks in service which may result in disqualification from permanent status.

#### **Article 106 - Committees**

##### **106.1 Conciliation Committee**

The Board will maintain a special Conciliation Committee of three (3) members of the Board or designate(s).

The Association will nominate three (3) bargaining representatives.

The said three (3) bargaining representatives shall from time to time negotiate with the special Conciliation Committee ~~of~~ the Board with a view to reaching speedy settlement of any grievance or dispute arising between the Board and the employees concerned, including possible renegotiations relative to this Agreement and the various schedules which

are a part thereof. However, except for renegotiations of agreements, these matters shall be introduced to such meetings as required in the grievance procedure.

In the event of either party wishing to call a joint meeting of the Committee hereinbefore referred to and the three (3) bargaining representatives, the Chairman of the Board shall call the same for a suitable time not more than fifteen (15) days after receipt of a request by him/her from the party requesting such meeting.

Any bargaining representative in the employ of the Board shall have the privilege of attending such meetings without loss of remuneration. All meetings of the said special Conciliation Committee of the Board with the said bargaining representatives of the Association shall be under the Chairmanship of the Chairman of the Board (or such other person as the Chairman may appoint.)

#### **106.2 Labour Management Committee**

The Labour Management Committee shall be composed of representatives from the Association and senior administration of the School Board. Members shall meet on a monthly basis to consult about issues relating to the workplace that affect the parties or any employee bound by this Collective Agreement. The purpose of such meetings is to promote positive and cooperative resolution of workplace issues, fostering the development of work-related skills, and for promoting workplace productivity.

#### **106.3 Standing Joint Job Evaluation Committee (SJJEC)**

A Standing Joint Job Evaluation Committee will be established to carry out the ongoing maintenance of the job evaluation program as negotiated and implemented between the parties during the 1996-98 negotiations.

The Committee's mandate shall be to maintain the integrity of the job evaluation program negotiated. This will include a regular review of all existing and appealed positions, and an evaluation of all new positions, including, but not limited to, job descriptions, bandings, pay grades, the job evaluation plan, and its procedures and methods.

Any recommendations for changes must be negotiated by both the Board and the Association. The Committee's guidelines shall be those established by the Terms of Reference, as amended from time to time by mutual consent of both parties.

In addition, the Committee will review, update and adjust the Job Evaluation Plan as necessary to clarify Notes to Raters, etc. with no further approval required. However, critical changes such as point

bandings, must be recommended to the West Vancouver School Board and the WVMEA for inclusion in negotiations.

All positions (i.e. job descriptions and evaluations) within the organization shall be developed and rated by the Standing Joint Job Evaluation Committee (SJJEC) in accordance with the Gender Neutral Joint Job Evaluation Plan and the approved Terms of Reference, dated March 5, 2003.

The final determination and acceptance of job descriptions and wage rates is subject to the approval of the WVMEA and the School Board.

Any job descriptions or rating in dispute may be the subject of the grievance procedure.

#### **Article 108 - Termination of Employment**

- 108.1** All employees other than permanent employees shall be subject to dismissal on one (1) month's notice.
- 108.2** A permanent employee shall be given one (1) month's notice of termination of dismissal or one (1) month's pay in lieu thereof, unless he/she is dismissed for cause.

#### **Article 109 - Association Representation**

##### **109.1**

- (a) An employee may choose to have his/her Association representative present at meetings with his/her Supervisor which the employee believes may be the basis for disciplinary action.
- (b) Where a supervisor intends to interview an employee for disciplinary purposes, the supervisor shall endeavour to notify the employee in advance of the purpose of the meeting to provide the employee with the opportunity of contacting his/her Association representative and requesting that representative's attendance at the meeting, providing this does not hinder the ability of the supervisor in the exercise of his/her authority.
- (c) This clause shall not apply to meetings involving performance appraisals or of an operational nature not involving disciplinary action.

- 109.2** Notwithstanding the foregoing, it is the supervisor's responsibility to take immediate action where it can be shown that to delay the exercise of



such discipline would not be in the best interests of either the employee or the Board.

- 109.3** For the purpose of this section, "Association representative" and "representative" shall mean a shop steward or, in the absence of a shop steward, may also mean an officer of the Association.

#### **Article 110 - Grievance Procedure**

- 110.1** Where any difference arises between the parties to this Agreement relating to the dismissal, discipline or suspension of an employee covered by this Agreement, or to the interpretation, application, operation, or alleged violation of this Agreement, including any question as to whether a matter is arbitrable, either of the parties, without stoppage of work, may, after exhausting the grievance procedure established by this Agreement, notify the other party in writing of its desire to submit the difference to arbitration; or may request the Labour Relations Board to appoint an officer to confer with the parties to assist them to settle the difference.

- 110.2** It is the intent of the parties hereto to settle any difference between them as expeditiously and harmoniously as may be possible and the following procedure is established for this purpose:

**Step One:** Any aggrieved employee or employees shall first discuss the matter with the Department Head and both parties shall attempt to settle the grievance within five (5) working days.

**Step Two:** If the grievance cannot be settled as above, the aggrieved shall present the grievance in writing to the Department Head, with a copy to the Association Executive. The aggrieved, with the Shop Steward or other Association representative, shall meet with the Department Head and the Secretary-Treasurer and they shall attempt to settle the grievance within five (5) working days.

**Step Three:** If the grievance cannot be settled as in Step Two, the Association may submit the grievance to the Chairman of the School Board (or his representative) who shall meet within five (5) working days, or such time as may be agreed upon after receipt of the grievance, with the Association representative(s) and they shall attempt to settle the grievance within five (5) working days.

**Step Four:** If the grievance cannot be settled as in Step Three, the grievance may be submitted to the Conciliation Committee or Arbitration as set *out* in this Agreement.

**110.3** In the event there is an Association grievance as such, or a School Board grievance as such, either party may initiate the grievance procedure commencing at Step Three above.

## **Article 112 - Arbitration**

**112.1** Should any difference between the parties to this Agreement remain unsettled after the completion of Step Three of the Grievance Procedure, either party within five (5) days after failure to settle the difference, may notify the other party in writing of its desire to submit the difference to arbitration. The Arbitration Board may be a single Arbitrator or a panel of three (3) Arbitrators. The decision of the Arbitration Board, either single or three-member, shall be final and binding on both parties. Expenses incident to the services of the single-member Arbitration Board shall be borne equally by the parties to this Agreement: each party shall bear the expenses incident to the services of its appointee to the three-member Arbitration Board and shall bear equally the expenses incident to the services of the Chairman of that Board.

**112.2 Single Arbitrator** The arbitrator shall be appointed by mutual consent of the parties. If the parties are unable to agree upon the arbitrator within seven (7) clear days after arbitration has been invoked, they shall then jointly petition the Minister of Labour for the Province of British Columbia to appoint an arbitrator. The arbitrator shall complete his/her examination and hearing and hand down his/her award within a reasonable time, which is considered to be not more than thirty (30) days after his/her appointment.

**112.3 Three-Member Board** If arbitration is to be conducted by a board of three (3) members, the party invoking arbitration shall, in its notice to the other party, **so** state, and the notice shall contain the name of its appointee to the Arbitration Board. The recipient party of such notice shall, within ten (10) days, advise the other party of the name of its appointee to the Board. The two appointees **so** selected shall, within twelve (12) days of the appointment of the second of them, appoint a third person who shall be the Chairman. If the two (2) members fail to agree upon the Chairman in the time specified, either party may apply to the Minister of Labour to appoint a chairman. The Board shall proceed as **soon** as practicable to examine the grievance and render its judgment.

It is agreed between the parties hereto that the above Grievance and Arbitration procedure shall be the sole method of settling differences between them or between an employee or employees and the School

Board, and it is further agreed that both parties and the employees covered in this Agreement shall be bound by the settlements which derive from the Grievance and Arbitration procedure.

Any question as to whether any matter is arbitrable shall be decided by mutual agreement between the parties hereto or shall be referred to the Labour Relations Board for decision.

Unless otherwise stated in this Agreement, the provisions of Part VIII of the Labour Relations Code of British Columbia, being Sections 81 to 114, entitled "Arbitration Procedures", will apply.

#### **Article 114 - Association Security**

**114.1** It is agreed that employees who are at present members of the Association shall remain so as a condition of employment. It is further agreed that employees who are hereafter employed by the Board shall become members of the Association on the first day of the month immediately following the completion of one (1) calendar month's employment and shall remain members of the Association as a condition of employment.

**114.2** The Board will deduct from the pay of each employee covered by this Agreement, all fees and legal dues as determined by the Association and duly authorized by the employee and will transmit the total amount so deducted to the Association no later than the 15th of each month following that in which the deduction was made.

#### **Article 116 - Crossing Picket Lines**

**116.1** The employees covered by this Agreement may refuse to cross a legal picket line maintained during any legal strike. Such action should not be considered grounds for disciplinary action beyond loss of pay for the time absent from duty.

**116.2** In cases of emergency, the Association agrees to waive the right of refusal to cross the picket line as outlined above for the number of employees required to remedy such emergency.

#### **Article 120 - Agreement as to Conditions Not Mentioned**

It is agreed that any general conditions presently in force which are not specifically mentioned in this Agreement and are not contrary to its intentions shall continue in full force and effect for the duration of this contract.

**Article 122 - Rights of Management**

**Any rights of management which are not specifically mentioned in this Agreement and are not contrary to its intention shall continue in full force and effect for the duration of this contract.**

## SECTION B — SALARY AND BENEFITS

### Article 200 - Remuneration and Employee Benefits

In keeping with the Industrial Inquiry Commission (IICU) compensation packages - all increases to be calculated in percentages for all employees:

January 1, 2002..... 1% - for a common expiry date of June, 2003

July 1, 2002 ..... 2.5% - award by V. Ready as the average of the broad public sector

The percentage increase shall apply to all allowances and bonus premiums, including but not limited to, shift differential, chargehand, first aid, and dual certification rates.

#### 200.1 Provincial LTD Plan

Once the Public Education Benefits Trust (PEBT) is operational, and the benefits offered fully defined, and when it is determined that a government-funded LTD plan is in place, the parties agree to meet and examine the advantages and disadvantages of participating in the trust and accessing the free LTD benefits available to the WVMEA. The WVMEA may choose to join the benefits trust, at the sole discretion of the Association, provided that there is no additional cost or liability to the District

### Article 201 – Gender Neutral Joint Job Evaluation Plan

The parties agree that the results of the *Gender Neutral Joint Job Evaluation Plan* outlined in Appendix 1 are accepted and that the job numbers, descriptions, pay bands, and recalculation of target wages are recognized. This Plan has been approved by the Province for purposes of pay equity funding.

It is agreed that the Predicted Target Rate will be recalculated on a periodic basis. Recalculation may occur as a result of adjustments to an individual's wages and/or general increases that may be negotiated.

It is agreed that the pay equity funding provided by the Province shall be distributed as pay equity adjustments as agreed to in writing by the parties when funding becomes available from the Province. All pay equity adjustments agreed upon prior to the signing of this Agreement will be continued for the term of this Agreement, subject only to Provincial funding of the adjustments.

Whereas the *Gender Neutral Joint Job Evaluation Plan* has been implemented in part, commencing on July 1, 1995, and the Parties hereto have been working towards full

implementation of the Plan, it is recognized that due to wage controls and the employer's ability to pay, the Plan is not yet fully implemented.

Article **204 - M.S.P.** (Medical **S**ervices Plan)

The Board agrees to pay 100% of the premium cost for employees participating in M.S.P. benefits. These benefits shall apply to probationary and permanent employees after three (3) months' service.

Article **206 - E.H.B.** (Extended Health Benefits)

The Board agrees to pay 100% of the premium cost for employees participating in the E.H.B. Plan. These benefits shall apply to probationary and permanent employees after three (3) months' service.

The Vision Care Option shall be added to the Extended Health Plan to cover all employees. The Option will provide a benefit of up to \$250 per claimant in a two calendar year period, subject to the provisions of the Plan. Premiums for the Vision Care Option shall be paid 100% by the Board.

Orthotics coverage shall be added to the Extended Health Plan to cover all employees. Premiums for orthotics coverage shall be paid 100% by the Board.

Article **208 - Dental Plan**

The Board agrees to pay 100% of the premium cost of a dental plan, as follows:

Plan "A"	-	80%	payment of claim
Plan "B"	-	50%	payment of claim
Plan "C"	-	50%	payment of claim (dependent children only)

Participation in the Plan will be a condition of employment for all new probationary and permanent employees (unless they are already covered under a spouse's insurance) upon the completion of three (3) months' service.

For part-time employees, the Board's share in the premium cost shall be in proportion to their time worked and the part-time employee shall pay the balance.

Article **210 - Group insurance**

All permanent employees shall be included in the Plan after three (3) months' service. Membership in the Plan is compulsory for all new permanent employees. The Board agrees to pay 100% of the premium cost.

**210.1 Group Insurance Coverage - two (2) years' basic salary**  
• rounded up to the nearest \$1,000.00

**Article 212 - Registered Savings Plan**

The Board contributes an amount equal to two percent (2%) of the basic salaries of the employees covered by the Agreement when the said employees themselves contribute an equal amount. The contributions are deposited in a Trust Fund for the benefit of the employee, and can be withdrawn by the employee, in accordance with the contract covering the Trust Fund with the Trust Company. Permanent employees may begin to contribute to the savings plan upon completion of the probationary period.

Basic salary is the rate set out opposite the respective classifications and does not include extras, overtime, bonuses, etc.

**Article 214 - Long Term Disability Plan**

All permanent employees who are employed on the basis of seventeen and a half (17.5) hours per week or more, upon the completion of three (3) months' service, shall be included in a Long Term Disability Plan, providing protection against total loss of earnings due to health reasons, with the cost being paid 100% by the employee. Employees are entitled to fifty percent (50%) of their basic wage after six (6) months of continuous absence.

**Article 216 - Sick Leave**

**216.1** After three (3) completed calendar months' continuous service, an employee shall be granted sick leave with pay on the basis of one and two-thirds (1-2/3) days per month, twenty (20) working days per calendar year to be allocated on the basis of ten (10) working days on January 1st and July 1st respectively, cumulative to a maximum of two hundred (200) working days, retroactive to the first complete calendar month of employment.

**216.2** In case of sick leave, the Board may grant up to five (5) days without the employee being required to produce a Medical Certificate provided, however, such employee requesting sick leave has sufficient accredited sick leave. Upon proof of payment, the Board will reimburse the employee for any charges made in acquiring the above certificate.

**216.3** In Workers' Compensation cases, the time not paid by the Compensation Board shall be treated as sickness and the loss of salary paid by the School Board from the employee's sick leave, but shall not be a deduction from the gratuity allowance. The amount paid from the

employee's sick leave shall be the amount necessary to yield the employee's normal net pay for the basic salary of his/her classification.

#### **Article 218 - Gratuity Plan**

A Gratuity Plan shall enable employees upon leaving the service of the Board, with a minimum of five (5) years' service, and an attained age of fifty (50), to be paid for 50% of their unused accumulated sick leave to a maximum of one hundred (100) days, based on their basic salary on termination. Payment shall be made on termination or at any time during the subsequent twelve (12) months on the written request of the employee, such request to be submitted by his/her termination date.

Employees with a minimum of five (5) years' service and an attained age of fifty (50) shall also have the option of withdrawing portions of their accumulated sick leave as gratuity pay during their service with the Board, in cash at their current rate of pay, or on approval of the Department Head as additional vacation, providing that the balance of their accumulated sick leave is never less than seventy-five (75) full days, i.e. equivalent to thirty-seven and a half (37-1/2) days Gratuity Plan credit. Such withdrawals will be adjusted on their sick leave record and deducted from their maximum entitlement in the Gratuity Plan on termination.

Employees who are laid off and receive gratuity pay shall on re-engagement have the choice of two options:

- either:            1.     Refund, within six (6) months of re-engagement, the amount of gratuity pay previously received, in which case their sick leave entitlement and gratuity pay record will be revised as if their employment had never terminated.
- or:                    2.     Be eligible for sick leave entitlement of twenty (20) days a year, which shall be cumulative, and such employees shall not be eligible for any further gratuity pay.

Employees who resign and receive gratuity pay shall on re-engagement be eligible for sick leave entitlement of twenty (20) days a year, which shall be cumulative, and such employees shall not be eligible for any further gratuity pay.

#### **Article 220 - Compulsory Quarantine**

Salary for time lost due to compulsory quarantine, when certified by the School Medical Health Officer, shall be paid to permanent employees covered by this Agreement and is not chargeable against sick leave.



## **Article 222 - Superannuation**

- 222.1** All employees shall be advised three (3) months in advance of the date of their superannuation; and upon retiring on or before the maximum retirement age of sixty-five (65), including any extension granted under Article 222.2, an employee shall receive one (1) month's pay, computed at his or her rate of pay for the calendar month immediately preceding the date of retirement. Such payment shall be made upon receipt of a written confirmation from the Municipal Pension Branch that the employee is receiving pension benefits.
- 222.2** An employee who will reach maximum retirement age during a school year may elect to retire immediately or may elect to continue to work to the end of the school year. Such employees shall make application in writing to the Secretary-Treasurer at least four (4) months prior to reaching normal retirement age. The Board may require a medical certificate stating that the employee is physically fit to carry out normal duties. In such cases, all benefits and perquisites shall continue during this period unless prohibited by Statute.
- 222.3** Upon retiring on or before the maximum retirement age of sixty-five (65), an employee not eligible for superannuation shall receive two (2) days' pay for each year of service with the Board.
- 222.4** All permanent employees employed half-time or greater are required to participate in the Superannuation Plan.
- 222.5** All permanent part-time employees working less than half time, casual employees and temporary employees meeting the requirements as stipulated in the *Pension Benefits Standards Act* (PBSA) are eligible to participate in the Superannuation Plan.

## **Article 224 - Percentage In Lieu of Benefits**

- 224.1** Permanent employees who regularly work less than seventeen and a half (17.5) hours per week shall be entitled to sixteen percent (16%) of regular earnings in lieu of all benefits (i.e. as listed for temporary and casual employees.)
- 224.2** Temporary and casual employees shall be entitled to twelve percent (12%) of regular earnings, which premium payment shall be considered to be in lieu of all the following benefits:



MSP  
EHB  
Dental Plan

Group Insurance  
Registered Savings Plan  
Group Income Continuance  
Sick Leave  
Gratuity  
Paid Leave of Absence  
Paid Vacation Leave  
Paid Statutory Holiday Leave

Temporary and casual employees who have worked one thousand five hundred (1500) hours within the past fifty-two (52) consecutive pay periods shall be increased to sixteen percent (16%) of regular earnings.

#### **Article 227 - Casual Rates for Permanent Staff**

A permanent employee currently on Step 2 and on unpaid leave from the Board, who avails him/herself for work on the casual list, shall be paid at Step 2 for hours worked as a casual employee in the department that the employee normally works. If the employee is not receiving any Board-paid benefits, 16% in lieu of benefits shall also be paid..

#### **Article 228 - Pay for Acting in Senior Capacity**

##### **228.1 Appointments for One or More Days**

When an employee is appointed to temporarily accept the responsibilities and to carry out the duties incident to a position which is senior to the position which he/she normally holds, he/she shall be paid for every day the duties of the senior position are carried out at the minimum rate in the scale for such senior position which represents an increase over his/her normal rate. (it is not intended that this clause apply when, in a senior person's absence, his/her work is handled by a number of persons.) An employee has the right to refuse a temporary appointment to a senior position.

All temporary appointments of this nature must be authorized in writing by the Department Head and approved by the Secretary Treasurer.

##### **228.2 Appointments of Up to One Day**

When an employee is required to perform the duties of a higher classification and the employee is assigned those duties by his/her supervisor; the employee shall be paid for the time worked in the higher classification at the rate normally paid for that classification. The minimum amount paid shall be for one hour. The employee must hold

the appropriate certification or credentials required to perform the duties of the higher classification.

**Article 230 - Benefit Continuance**

Employees waiting for acceptance on the Long Term Disability Plan (Article 214) shall have all applicable benefits continue in force at no cost until such time as LTD benefits come into effect, to a maximum of six months.

**Article 232 - Travel Allowance**

- 232.1** With the approval of their immediate supervisor, employees shall be entitled to a travel reimbursement of \$.41 per kilometer traveled in their personal vehicle while on School Board business.
- 232.2** Those persons designated by the Facilities supervisor as required to transport tools and equipment will have a two-tiered rate of eighty-two (82) cents per kilometer for the first one hundred and fifty (150) kilometers per month and forty-one (41) cents per kilometer per month after that.
- 232.3** The School Board hereby agrees to increase the mileage rate allowance for support staff in the District should a revision in the Boards rates be approved over the life of the Agreement.
- 232.4** A "Working Committee" of up to three (3) representatives of the Board and of up to three (3) representatives of the Association will be established. The Committee will review the transportation of Special Education students by Special Education Assistants, including, but not limited to, the use of personal vehicles, safety, liability, travel allowance, damage (to vehicles or personal property), insurance, and policy. Such Committee will convene within thirty (30) days of the ratification of this Agreement and provide a written report to the School Board Labour Management Committee within ninety (90) days for review and resolution of the issues identified. Any unresolved issues may be subject to the grievance procedure.

**Article 234 - E.I. Rebate**

The Board shall remit to the WVMEA on a semi-annual basis an amount equal to the employees' share of the savings resulting from reduced Employment Insurance Premiums. These amounts shall be remitted in July and January for the preceding six months.

## SECTION C — EMPLOYMENT RIGHTS

### Article 300 • Seniority

- 300.1** In making promotions, transfers, and demotions, the skill, knowledge and efficiency of the employees concerned shall be the primary consideration and where such qualifications are equal, length of service shall be the determining factor.
- 300.2** In the event an employee is promoted or transferred to a higher rated position, if such position or classification has a salary range, the employee shall receive the next step in the salary range immediately above the rate he or she received in the former position. If the position or classification has only a wage rate, the promoted or transferred employee shall receive the rate for the position providing there is no reduction in wage rate or salary.
- 300.3** Until an employee has the status of a permanent employee, he/she shall have no seniority rights. Upon achieving permanent status the provision of 300.4 would apply.
- 300.4** Effective July 1, 1996 when an employee becomes a permanent employee, the initial date of qualifying employment shall be the effective date of the permanent appointment backdated by the number of weeks worked in temporary appointments in the previous 24 months, if any, for the purposes of calculating perquisites and seniority of position.
- 300.5** The Board will provide a Seniority list to the Association by December 1<sup>st</sup> of each year.

### Article 302 • Lay-Off

#### **302.1** Lay-off by Department

Subject to the provisions of this clause, when in the opinion of the Board, conditions warrant the lay-off of any employee, such lay-off shall be done in reverse order of the employee's seniority within the following specified departments:

Clerical Staff  
Custodians  
Facilities  
Laboratory Assistants  
Librarian/Cataloguer  
Special Education Assistants  
Teachers' Assistants

- (a) In reducing staff, the skill, knowledge and efficiency of the employees concerned shall be the primary consideration and where such qualifications are equal, length of service shall be the determining factor.
- (b) The order of lay-off shall be casual employees, then temporary employees, and then permanent employees.

### **302.2 Notification of Reduction In Numbers**

Whenever a reduction in the number of positions is being contemplated, the Board shall advise the Association as soon as possible in advance of the employees likely to be affected by receiving a lay-off notice referred to in paragraph **302.3** below. Such notice to the Association will contain specific information relative to the number of employees affected, their names, job classifications, locations, and seniority date, and anticipated date the lay-off will commence.

### **302.3 Timing of Lay-off Notice**

Employees affected by lay-off shall receive notice in accordance with the following:

- (a) thirty (30) days before the end of a school term, if the termination is to take place at the end of a term, or
- (b) sixty (60) days before the termination is to take place, if the effective termination date is at any other time than at the end of the school term.

### **302.4 No lay-off of employees shall take place until the provisions of Sections 302.2 and 302.3 of this clause have been fulfilled.**

### **302.5**

#### **(a) Rights to Displace**

Employees affected by work force adjustments as a result of lay-off shall have the opportunity to displace other employees with lesser seniority in their specified department in the bargaining unit at the same or lesser pay grade, as per Appendix One. Any affected employee shall have the right to a familiarization period to qualify for any such position obtained as a result of this clause provided the employee is able to demonstrate that he/she is capable of performing the duties of the position. Whether or not the demonstration is successful shall be at the sole discretion of the Board. Employees must exercise their rights to this clause in a

reasonable period as determined on each occasion by the parties to this Agreement.

(b) **Right to Transfer**

Employees who take a position at a lower pay grade because of the lay-off, recall and severance provisions set out in this clause shall maintain their present salary rate, i. e. their present salary rate shall be red-circled until the salary grid for the lower pay grade catches up.

(c) The Board **reserves** the right to transfer employees to their original position when a vacancy occurs, subject to the provisions of the Agreement and the seniority and capabilities of the employee.

**302.6** For the duration of the recall period, laid off employees may elect to continue their Benefits, provided that such coverage is permitted by the insurance carrier and is at no **cost** to the Board.

**Article 304 - Recall**

**304.1 Rehire of Laid-off Employee**

The Board will at all times rehire laid-off employees according to seniority of such laid-off employees, without **loss** of seniority, prior to any new employee being hired, to a position which a laid-off employee is capable of filling.

**304.2** When an offer of employment has been **so** made, the former employee shall inform the Board of his/her acceptance within forty-eight (**48**) hours and shall report for duty not later than twenty-one (**21**) calendar days from the date such re-employment was offered or such longer period **as** requested by the Board or as agreed between the parties.

**304.3** A laid-off employee who declines an offer of employment or who fails to report for duty in accordance with the provisions of Article 304.6 below, shall be considered as no longer subject to recall, provided that the position to which he/she is recalled provides at least the same level of remuneration, i.e. the equivalent rate of pay and hours, as the position from which he/she was laid off.

**304.4** Laid-off employees who accept severance as set out in Article 306 below shall be considered as no longer subject to recall.

**304.5** The Board agrees to supply on request of the Association the names of the laid-off employees contacted in the filling of a particular vacancy and that of the engaged employee.

**304.6 Change of Address**

A former employee must keep the Board informed of the address at which he/she can be reached and any offer of re-employment up to one (1) year from the date of lay-off shall be made in person or by double registered letter addressed to the latest address so furnished by the former employee.

**304.7** Normal temporary lay-off of ten (10)-month employees when school is not in session for teachers in the summer shall not be affected by this provision.

**304.8** Employees who have been served layoff notice pursuant to Article 302 shall be advised of the recall (Article 304) and severance pay (Article 306) procedures.

**Article 306 - Severance Pay**

An employee who is on a permanent full-time appointment with the Board whose position is terminated and the employee has not been reassigned to another position may elect to receive severance pay at any time up to the end of the recall period which is defined as one (1) year. Service of permanent part-time employees shall be prorated to full terms, or full time if twelve (12) month.

Severance pay shall be calculated at the rate of five per cent (5%) of one (1) year's salary for each year of service, or major portion thereof, to a maximum of one (1) year's salary. A year's service is defined as being a school year for ten (10) month employees, September through June, or twelve (12) continuous months of employment for twelve (12) month employees. Salary on which severance pay is calculated shall be the employee's basic salary at the time the employee received notice that the position occupied by the employee was to be terminated or made redundant.

An employee who receives severance pay pursuant to this clause and who may be subsequently rehired by the Board shall retain any severance payment. The calculation of years of service on rehire for such employee shall commence from the date of the rehire.

**Article 308 - Job Sharing**

The purpose of job sharing is to allow permanent full-time employees with special needs to share their permanent full-time position with another employee without

reducing the efficiency of the position and without reducing the established hours of work for the position. For full details see the Job Sharing Agreement reached between the W.V.M.E.A. and the Board of School Trustees (District #45).

#### **Article 310 - Teacher/Teacher Assistant Conflict Resolution Process**

- 310.1** The parties agree to uphold the tenets contained within the "Teacher/Teacher Assistant Relationships" document.
- 310.2** The Board agrees that any revision of this document shall be undertaken in collaboration with the Association, and that the document shall be altered only with the mutual agreement of the parties.

#### **Article 312 - Indemnification of Employees**

The employer shall indemnify an employee against claims for damages against the employee arising out of the performance by the employee of his or her duties, and shall pay reasonable legal fees and disbursements incurred by the employee, including, but not limited to, claims arising from authorized administration of medication to a student, supervision of self-administration of medication by a student, and performance of physical procedures relating to the medical needs of a student. This provision is subject to any applicable bylaws of the employer and to applicable provisions of the *School Act*.

#### **Article 314 - Employee Workplace Safety**

If an employee deems a work duty to be harmful or a threat to their personal safety, or the safety of others, he/she shall immediately report the situation to their Supervisor. No employee shall be discharged, penalized or disciplined for refusing to work on a job or in any workplace or to operate any equipment that he/she believes would create an undue hazard to his/her health and safety and/or the safety of others; or where it would be contrary to the *Workers' Compensation Act*, legislation, or regulations.

There shall be no loss of pay or seniority during the period of refusal. No employee shall be ordered to or permitted to work on a job that another worker has refused until the matter is investigated and deemed to be safe.



## SECTION D — PERSONNEL PRACTICES

### **Article 400 - Filling Vacancies**

The Board agrees that before filling any new permanent or temporary position which has been created; any permanent or temporary position which becomes vacant through the superannuation, promotion, resignation, transfer, dismissal or death of an employee covered by this Agreement; and any casual position which becomes permanent, notice of such vacancy shall be posted within five (5) days from knowledge and/or notification of the vacancy. Said vacancies must be posted in a conspicuous place in the Board Office and in a conspicuous place in all schools for five (5) days before such vacancy is filled. When positions become vacant during the months of July and August, a copy of the notice of the vacancy shall also be forwarded to the home address of all employees in the classification of the vacancy that is being advertised. It is further agreed that the Board will forward a copy of all postings relative to this section to the Association office. The Board has the discretion over whether to fill any vacant position.

All vacancies must be filled within a reasonable period of time.

- 400.1** All successful applicants shall receive a letter of appointment for new appointments and written notification of changes in assignment, which will include the location of assignment, terms of appointment, job title, pay grade and step, commencement date and if applicable, termination date.

### **Article 401 - Hiring Practices - Internal Applicants**

If an internal applicant possesses the required qualifications, experience, skill and ability, including evidence of appropriate upgrading, as determined by the Secretary-Treasurer or designate, the employer is required to award the position to the internal applicant.

### **Article 402 - Personnel Files**

- 402.1** The Board agrees that only material which is factual and/or material relevant to the employment of the employee shall be maintained in personnel files. An employee or his/her designate shall have access to all material in his/her personnel file at a time which is mutually convenient to the employer and only in the presence of someone authorized by the employer. In the event that an employee believes that any material in the file is not appropriate, the employee has the right to request its removal to the appropriate Board official.

**402.2** Material of a negative or adverse nature must be shown to the employee prior to entering such material into the personnel file. Moreover, such employees should be given an opportunity of signifying by signature that he/she has seen and understood the entry. Where material critical of the employee, or in the nature of a reprimand, is placed in the file, the employee may elect to attach an addendum to the material.

**402.3** Written reprimands or other disciplinary action shall be removed from the employee's file forty-eight (48) months after the incident, provided there has been no further reprimand or other discipline, and provided the employee's actions do not involve the health and safety of children.

#### Article **404** - Copies of Agreement

A copy of this Agreement shall be sent to all members of the Association, including casual and temporary employees, in each contract year.

#### Article **406** - Reclassifications and Job Descriptions

**406.1** It is agreed that no innovations, alterations, or changes in work descriptions or the creation of new departments shall be made without consultation between the parties hereto and, if warranted, should be submitted to the SJJEC.

**406.2** When employee responsibilities have increased to duties of a higher classification and the situation has not been recognized by the Board, the employee may apply for reclassification.

**406.3** When submissions for salary adjustments and promotions are made by the employee in the regular manner and not granted, a written reply is to be sent to the employee outlining the reasons for this decision.

**406.4** All new positions will undergo a full review process (e.g. questionnaire completion, interviews), six (6) months after staffing, to confirm or adjust pay grade and to create a final job description and rating in accordance with the **Terms of Reference** of the SJJEC.

#### Article **408** - Workshops and Training

**408.1** The Board will sponsor one (1) workshop for teacher assistants per year - normally concurrent with a non-instructional day. In consultation with the Secretary-Treasurer or designate, a committee of teachers' assistants will determine course content and organize it. Workshops will not normally be held on days when school is in session.

- 408.2** Training and professional development for support staff who are not directly involved with students in class will continue to receive periodic seminars and workshops (e.g. custodians, grounds, facilities, technical, secretarial.)
- 408.3** Employees directed to undertake additional training shall have the cost of such additional training paid for by the Board.

## **SECTION E — WORKING CONDITIONS**

### **Article 500 • Hours of Work**

#### **500.1 Facilities Shop Employees**

The regular hours of work for Facilities employees shall not exceed thirty-seven and a half (37-1/2) hours per week. The working week will commence at 8:00 a.m. Monday.

#### **500.2 Custodians**

The regular hours of work for all Custodians shall be prescribed by the Board, but shall not exceed seven and a half (7-1/2) hours per day nor thirty-seven and a half (37-1/2) hours per week. The seven and a half (7-1/2) hours of work shall be completed in eight (8) consecutive hours or shall be completed within a twelve (12) hour period in the case of a split shift. New inexperienced Custodians shall be given two (2) days on-the-job training by the Facilities Supervisor (Custodial) or his representative.

#### **500.3 Clerical Staff**

The regular hours of work for clerical employees shall not exceed seven (7) hours per day, nor thirty-five (35) hours per week, Monday to Friday, exclusive of lunch hour.

#### **500.4 Ten Month Employees**

Ten (10) month employees and other employees in schools are required to work on all prescribed school days, regardless of whether classes are in session or not.

### **Article 502 • Meal Breaks and Rest Periods**

**502.1** Employees working five (5) or more hours per day shall be entitled to a one half (1/2) hour (unpaid) lunch break.

**502.2** Meal breaks in excess of one half (1/2) hour, may be scheduled in consultation with the employee and his/her supervisor. Meal breaks shall not exceed 45 minutes in duration except by mutual agreement.

**502.3** Employees working five (5) hours or more per day shall normally be entitled to two (2) fifteen (15) minute rest periods, one (1) during the work period prior to the meal break and one (1) during the work period after the meal break. Rest periods shall be included as part of the hours worked.

The times when the rest periods are to be taken shall be approved by the Supervisor.

- 502.4** Part-time support staff shall be granted a lunch period of one half (112) hour unpaid and paid fifteen (15) minute rest period(s) according to the following schedule:

Employees' Hours Per Day	Rest Period and/or Lunch Period
Under 3 hours	No break.
3 hours or more, but less than 5 hours	One Rest Period.
5 hours or more	Two Rest Periods and one Lunch Period.

#### Article 503 - Travel Time

Employees who are assigned to two (2) or more schools on the same day shall include their travel time between schools as part of their working hours. It is the responsibility of the employee to provide the correct insurance coverage on his/her vehicle.

#### Article 504 - Overtime

- 504.1** Hours of work in excess of the normal work day by Probationary or Permanent employees shall be compensated for by the paying of time and one-half for the first two (2) consecutive hours and double time after two (2) consecutive hours in any one day or shift from Monday to Friday. Double time shall be paid to those employees who are required to work during the hours between 12:00 midnight Friday and 8:00 a.m. Monday and on statutory holidays.
- 504.2** Subject to the approval of his/her Department Head, an employee may receive compensating time off in lieu of overtime pay. An employee who elects to receive compensating time off in lieu of being paid for overtime shall be given compensating time off equivalent to the number of hours for which the employee would have been paid for the overtime so worked. (Such overtime shall be calculated in the manner set forth in Article 504.1 above.) However, if an employee does not receive all his/her compensating time off by June 30th of the year following the year in which the overtime was worked, or prior to leaving the service of the Board (whichever occurs first), the employee shall be paid in cash for the overtime for which he/she received no compensation.
- 504.3** The minimum overtime pay for any call out shall be two (2) hours at the appropriate overtime rate, provided that if a second call out should occur within the two (2) hours, the second call out shall not be treated as a separate call.

**504.4** Overtime pay shall be paid in the pay period immediately following the time worked in the event the employee chooses pay over time in lieu.

**Article 505 - Meal Breaks During Overtime and Call-out**

Permanent and temporary employees who are required to work additional hours beyond their normal shift of 7, 7.5 or 8 hours per day, are entitled to a meal break and a meal allowance as follows:

- a. An employee who works more than five (5) consecutive hours without a meal break is entitled to a meal break, recognizing the regular meal break interval will prevail. ("Interval" being the usual length of time that an individual has in their normal shift between the start of their shift and their meal break.)
- b. Each meal break shall last  $\frac{1}{2}$  hour
- c. An employee who is required to be available for work during a meal break shall have the meal break counted as time worked by the employee.
- d. Where, because of an emergency, it is not feasible to provide a meal break at the otherwise designated time, it shall be taken as soon as practicable.
- e. Employees will be entitled to a \$15.50 meal allowance as reimbursement for out-of-pocket expenses relating to meal breaks.

**Article 506 - Hand Tools - Facilities Employees**

In accordance with present practice, when Tradesmen are required by the Board to provide their own hand tools, and where such hand tools are broken or, in the opinion of the Facilities Supervisor, worn out, as a result of such employees carrying out their required duties and responsibilities in a proper manner, then the Board shall pay the cost of replacing such broken or worn out hand tools, unless the employee is able to effect replacement without cost to himself/herself under the terms of a guarantee or warranty. The breakage or worn out tool shall be reported to the Facilities Supervisor, who will arrange for a suitable replacement.

Also, if a hand tool is lost, which in the opinion of the Facilities Supervisor, was not the result of undue carelessness by the Tradesman concerned, the Facilities Supervisor will arrange for a suitable replacement.

## **Article 507 - Boot Allowance**

Any employee covered by this Agreement who require CSA-approved boots to meet Workers' Compensation Board regulations in the performance of their duties shall be reimbursed \$50 once every twenty-four month period. Employees will be required to submit a receipt prior to reimbursement.

## **Article 508 - First Aid**

All employees who are assigned first aid duties in a school shall be compensated by the Board for obtaining and renewing their First Aid (Level 1 with CPR) Certificate.

### **508.1 Elementary Schools**

Elementary School secretaries are required to obtain a valid First Aid Certificate.

Secretaries (and other designates) shall be paid a first aid allowance as per Schedule C.

### **508.2 Secondary Schools**

In a secondary school, a maximum of two (2) support staff who have obtained a First Aid Certificate and who have been assigned first aid duties in a secondary school by the Principal, shall be paid a first-aid allowance as per Schedule C.

The Board will provide protective clothing such as gloves, masks and eye protection to all sites for use by persons holding current first aid certificates.

## **Article 510 - Changes in Working Conditions**

The Board agrees that any reports or recommendations made to the Board dealing with matters covered by this Agreement including recommendations for changes in method of operation that may affect wage rates, work loads or reduction or increase of employment, will be communicated to the Association at such interval before they are dealt with by the Board so as to afford the Association reasonable opportunity to consider them and, further, that if employees are deprived of employment by any implementation of such change, they shall receive priority consideration for other employment with the Board.

## Article **512 - Technological Change**

During the term of this Agreement any disputes arising in relation to adjustment to technological change shall be discussed between the bargaining representatives of the two (2) parties to this Collective Agreement.

Where the employer introduces, or intends to introduce, a technological change that:

- 512.1** affects the terms and conditions, or security of employment of a significant number of employees to whom this Collective Agreement applies; and
- 512.2** alters significantly the basis upon which the Collective Agreement was negotiated, either party may, if the dispute cannot be settled in direct negotiations, refer the matter directly to an Arbitration Board pursuant to Article 112 of this Collective Agreement, by-passing all other steps in the grievance procedure.

The Arbitration Board shall decide whether or not the employer has introduced, or intends to introduce a technological change, and upon deciding that the employer has or intends to introduce a technological change the Arbitration Board:

**512.3** shall inform the Minister of Labour of its finding; and

**512.4** may then or later make any one or more of the following orders:

- (a) that the change be made in accordance with the terms of the Collective Agreement unless the change alters significantly the basis upon which the Collective Agreement was negotiated;
- (b) that the employer will not proceed with the technological change for such period, not exceeding ninety (90) days, as the Arbitration Board considers appropriate;
- (c) that the employer reinstate any employee displaced by reason of the technological change;
- (d) that the employer pay to that employee such compensation in respect of his/her displacement as the Arbitration Board considers reasonable;
- (e) that the matter be referred to the Labour Relations Board.

**512.5** The employer will give to the Association in writing at least ninety (90) days' notice of any intended technological change that:



- (a) affects the terms and conditions or security of employment of a significant number of employees to whom this Collective Agreement applies; and
- (b) alters significantly the basis upon which the Collective Agreement applies.

**Article 514 - Teachers' Assistants - Supervision and Duties**

Persons employed as teachers' assistants shall work under the general supervision of an administrative officer. The responsibility for coordination of duties and the assignment of day-to-day work will rest with the teacher where applicable.

## SECTION F — LEAVES, VACATIONS AND PUBLIC HOLIDAYS

### **Article 602 - Leave for Association Business**

Upon application to and upon receiving permission of the Board in each specific case, time off shall be granted to official representatives of the Association when it becomes necessary to transact business in connection with matters affecting the members of the Association.

### **Article 604 - Compassionate Leave**

**604.1** Any permanent employee who has completed six (6) months of employment, may be granted compassionate leave without **loss** of pay for a period not to exceed four (4) working days in the following events:

- (a) in the case of the death of the employee's wife, husband, child, ward, brother, sister, parent, guardian or common-law spouse;
- (b) in the case of the death of any other relative if living in the employee's household; or
- (c) in any case when it is for the purpose of attending to the affairs connected with the funeral of a parent-in-law or a grandparent of the employee.

**604.2** An employee who qualifies for compassionate leave without **loss** of pay under Section **604.1** herein, and who is required both to attend to the affairs connected with the funeral and also to travel in connection with the funeral to a point outside the Lower Mainland of British Columbia may be granted additional leave without **loss** of pay for a further period of two (2) working days.

**604.3** Requests for leave under Sections **604.1** and **604.2** herein shall be submitted to the employee's department head, who will determine and approve the number of days required in each case.

**604.4** An employee who qualifies for compassionate leave without **loss** of pay under Section **604.1** herein may be granted such leave when on annual vacation if approved by his/her department head. An employee who is absent on sick leave with or without pay or who is absent on Workers' Compensation, shall not be entitled to such compassionate leave without **loss** of pay.

**604.5** Upon application to, and upon receiving the permission of the department head, an employee may be granted leave of up to one-half (1/2) day

without loss of pay in order to attend a funeral as a pallbearer or a mourner in any case other than one covered by Section 604.1.

#### **Article 608 - Educational Leave**

**608.1** Short Term - Leave of absence with pay shall be granted for up to one (1) day at a time on approval of the Department Head to allow employees to write examinations at an accredited educational institution.

**608.2** Long Term - Educational leave of absence without pay shall be granted for up to one (1) year to employees having three (3) years' service or more, on obtaining approval of the Secretary-Treasurer. The year would normally be a full year commencing in September and ending in August. Applications would be required in March/April for Educational Leave to begin the following school year in September. The employee shall not suffer any loss of seniority upon return to the same position following the year of absence.

When the Board requests an employee to participate in a course of study which is directly related to the employee's duties, the Board will provide 100% payment for the course.

#### **Article 610 - Leave for Illness in the Family**

Employees may have up to a maximum of three (3) days per year to care for a member of the immediate family who is ill and when no other suitable arrangements are possible. In this case, the absence shall be treated as personal illness. In this respect, "immediate member" means husband or wife, son or daughter, father or mother.

At no time shall the sick leave credits used for other than personal illness deplete an employee's accumulated credits to less than forty (40) days.

#### **Article 612 - Personal Leave**

**612.1** Short Term - Absence for reasons other than those cited above shall be considered personal, and such absence shall be without pay unless otherwise authorized. Application for leave of absence shall be made in writing and be subject to the approval of the Department Head.

**612.2** Long Term - Personal leave of absence shall be granted at no cost to the Board for up to one (1) year to employees having five (5) years' service or more, on obtaining approval of the Secretary-Treasurer. The year would normally be a full year commencing in September and ending in August.

Applications would be required in March/April to begin the following school year in September. The employee shall not suffer any **loss** of seniority upon return to the same or comparable position following the year of absence. Extensions of long-term personal leaves will not normally be granted.

### **612.3 Deferred Salary Provision**

Permanent employees, with a minimum of five years seniority, shall be entitled to have 20% of their salary held back each year for four years for the purpose of a one-year personal leave in the fifth year.

### **Article 613 - Citizenship Leave**

Leave of absence with pay shall be granted for up to one (1) day to attend citizenship induction.

### **Article 614 - Leave for Jury Duty**

In the event an employee is required to **serve** on a jury, or is called for jury duty, or to act as a witness, such employee shall continue to receive his or her regular pay, provided, however, such employee shall turn over or cause to be turned over an allowance received for serving on such jury or acting as witness.

### **Article 616 - Maternity/Adoption/Parental Leave**

**616.1** The Association and the Board agree that the maternity, adoption and parental leave provisions of the Employment *Standards Act* (ESA) shall apply. The parties agree to prepare and provide to employees, when requested, a mutually agreed upon *‘Maternity, Adoption & Parental Leave Handbook’* which will be available in printed format, and electronically via the Association and School Board web sites.

**616.2** Where a Separation Certificate has been issued for reasons of maternity, adoption and parental leaves the Board shall offer employment without loss of seniority, to the said permanent employee, provided that:

- (a) The employee gives at least one (1) month's prior notice, in writing, of his/her intention to return to work.
- (b) The total period of separation does not exceed the maximum time as allowed by the *ESA*.

**616.3** It is agreed and understood that failure by the employee to inform the Board of the employee's intention to return to employment within the maximum period of time as allowed by the **ESA** will mean that the separation is deemed to be permanent with the concomitant loss of all seniority and privileges.

**616.4** During any period of separation by reason of maternity, adoption, parental, medical and Long-term Disability coverages shall be maintained by the employee paying, in advance, the employee's portion of the premium applicable from the 1st day of the month following the date of separation. During any period of maternity, adoption and parental leaves, the employee's vacation and sick leave entitlements shall continue to accrue.

#### Article **617 - Paternity Leave**

Leave of absence with pay shall be granted for up to two (2) days.

#### Article **618 - Vacations and Public Holidays**

##### **618.1 Annual Vacation**

The annual vacation is granted for service during the calendar year from the 1st of January to 31st of December. It is to be taken within the calendar year in which it is earned. Vacations will be taken at a time most convenient to the operations of the School District which may require the employees to take their vacation during periods in which schools are closed. Vacation requests shall be submitted to the department head. All employees shall have the right to carry over two (2) weeks of vacation to the following year, subject to department head approval and providing the request is submitted in writing prior to September 30th. The entitlement of an employee is as follows:

- (a) If one (1) year's service cannot be completed by the 31st of December, he/she shall receive vacation pay in accordance with the **Employment Standards Act** and Amendments.
- (b) If one (1) year's service can be completed by the 31st of December, he/she shall receive the greater of:
  - vacations in accordance with the **Employment Standards Act** and Amendments, or
  - fifteen (15) working days at his/her regular rate of pay (and pro rata if his/her service during the year is not full time.)

- (c) If eight **(8)** years' service can be completed by the **31st** of December, he/she shall receive twenty **(20)** working days at his/her regular rate of pay (and pro rata if his/her service during the year is not full time.)
- (d) During the eleventh year of service and in each year of service thereafter, up to and including the fourteenth year, one **(1)** additional day's vacation, as follows:
  - If 11 years' service can be completed by Dec 31 –  
**21** working days;
  - If 12 years' service can be completed by Dec 31 –  
**22** working days;
  - If 13 years' service can be completed by Dec 31 –  
**23** working days;
  - If 14 years' service can be completed by Dec 31 –  
**24** working days.
- (e) If fifteen **(15)** years' service can be completed by the **31st** of December, he/she shall receive twenty-five **(25)** working days at his/her regular rate of pay (and pro rata if his/her service during the year is not full time).
  - If twenty-five **(25)** years' service can be completed by the **31st** of December, he/she shall receive thirty **(30)** working days at his/her regular rate of pay (and pro rata if his/her service during the year is not full time.)

For the purposes of this clause respecting vacations, service during the calendar year shall include each day for which the employee receives full pay from the Board or is in receipt of Workers' Compensation for a period not exceeding twelve **(12)** months.

## **618.2**

- (a) An employee entitled to twenty-five (25) or more days of annual vacation shall be entitled to defer up to five (5) days per year of his/her vacation into a Retirement Bank. An employee entitled to thirty (30) or more days of annual vacation shall be entitled to defer up to ten (10) days per year of his/her vacation into a Retirement Bank. Such deferred vacation may only be taken immediately prior to retirement. The Board may, at its sole discretion, permit an employee to use such banked vacation under other circumstances.
- (b) During the year of retirement from the service of the Board on pension, either Municipal superannuation or disability provided by Workers' Compensation, an employee shall be entitled to the full

vacation provision to which the employee would earn for the year in which such retirement takes place.

- (c) All other employees upon terminating their employment shall in their year of termination continue to receive entitlement prorated in accordance with the number of months worked in that year.
- (d) Ten-month employees shall have their vacation paid out at the end of December in the year of entitlement.

#### **Article 620 - Statutory Holidays, etc.**

All employees who have completed thirty (30) days' continuous service in the employ of the Board shall be entitled to the following Statutory Holidays with pay, and any other day proclaimed a Public Holiday by the Federal or Provincial Governments, the Municipality, or School Board.

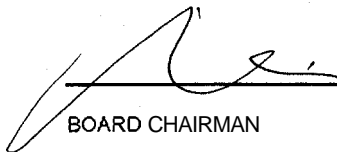
New Years Day	Labour Day
Good Friday	Thanksgiving Day
Easter Monday	Remembrance Day
Queen's Birthday (or Victoria Day)	Christmas Day
Canada Day	Boxing Day
British Columbia Day	

When a public holiday, as above, is observed on a Saturday or Sunday, a holiday with pay will be granted at a time to be approved by the appropriate Department Head, unless the Board declares another day as a holiday for all employees.

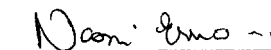
Employees shall be paid for Statutory Holidays provided such employees shall have worked on the work day immediately preceding such holiday and shall have worked on the work day immediately following such holiday, provided that employees on annual vacation, or absent with leave shall be deemed to have worked the day immediately preceding and following such holiday.

IN WITNESS WHEREOF the parties hereto have caused this Agreement to be executed on the date and year first above written.

SEALED WITH the Seal of the Board of School Trustees of School District #45 (West Vancouver) and signed by:

  
\_\_\_\_\_  
BOARD CHAIRMAN  
\_\_\_\_\_  
BOARD SECRETARY-TREASURER

SEALED WITH the Seal of the West Vancouver Municipal Employees' Association and signed by:

  
\_\_\_\_\_  
BUSINESS MANAGER  
\_\_\_\_\_  
1ST VICE-PRESIDENT



## Letter of Understanding

Between  
THE BOARD OF SCHOOL TRUSTEES  
OF SCHOOL DISTRICT #45 (WEST VANCOUVER)  
and  
THE WEST VANCOUVER MUNICIPAL EMPLOYEES' ASSOCIATION

### Regarding The Standing Joint Job Evaluation Committee (SJJEC)

Regarding the matter of the establishment of a Standing Joint Job Evaluation Committee (SJJEC), the parties understand and agree that the following sets out the mutually-agreeable parameters for what is to become an ongoing committee.

PURPOSE	The purpose of the SJJEC is to carry out the ongoing maintenance of the job evaluation program as negotiated and implemented between the parties during the 1996-98 negotiations.
TERMS OF REFERENCE	As defined and approved March 5, 2003.
COMPOSITION	3 Boardmembers 3 Association members
GOVERNANCE	Co-chair (Association/Board)
SUPPORT STAFF TO COMMITTEE	Association to provide support staff on the basis of 50:50 cost sharing of staff and materials.
COMMITTEE MEMBERS	Situations requiring replacement and/or overtime — 50:50 cost sharing.
COMMUNICATIONS	Results, including supporting documentation, shall be communicated in writing by the Co-chairs of the SJJEC to the Supervisor(s), incumbent(s), senior District management and Association officials as required.

As revised March 5, 2003 In West Vancouver In the Province of British Columbia.

FOR THE SCHOOL BOARD

FOR THE ASSOCIATION

*Len Archer*

*Brian Schramm*

# Letter of Understanding

Between

The Board of School Trustees of  
School District 45 (West Vancouver)

And

The West Vancouver Municipal Employees Association  
Regarding

## Dual Trades Certification Bonus Rate

The parties understand and agree that the following sets out the parameters for the application of the Dual Trades Certification Bonus Rate.

1. A bonus rate (per Schedule "C") will be paid in recognition of dual B. C. Trades Certification (TQ). An employee who holds two B. C. Trades' certifications and is assigned duties related to both trades, is eligible for the bonus rate. The Director of Facilities shall confirm that the qualifications and duties of an employee qualify him/her for the bonus rate.
2. As of January 1, 2003 all applications for the bonus rate have been considered and all eligible applicants have been approved to receive the bonus rate.
3. In consideration of their skills and abilities, on-the-job training, length of service with the Board and the current limitation in challenging the TQ certification in British Columbia, the following employees are granted the Dual Trades Certification Bonus rate:

Frank Ballard  
Jack Chin  
Glenn Hom  
Brian Johnson  
Barry Watt  
Brian Wood  
Gregg Ross

4. All future applications for the Dual Trades Certification Bonus rate shall be considered pursuant to item 1 (above)

Dated June 2, 2003 in West Vancouver in the Province of British Columbia

FOR THE SCHOOL BOARD



FOR THE ASSOCIATION



## Letter of Understanding

Between

The Board of School Trustees of  
School District 45 (West Vancouver)

And

The West Vancouver Municipal Employees' Association  
Regarding

### Student Workers

The Parties understand and agree that the following sets out the parameters for the hiring of Student Workers referred to in Schedule "A" of the collective agreement:


1. Student Workers are secondary school-aged persons who assist regular staff with tasks such as grounds cleanup, painting, cleaning, routine clerical duties etc.
2. Student Workers shall work under the direct supervision of a regular staff member. No regular permanent staff member shall be replaced or displaced as a result of the hiring of Student Workers in his/her department.
3. Student Workers shall pay union dues in the same manner as casual staff.
4. The hourly rate paid to Student Workers shall be as per Schedule "C" of the Agreement.
5. This agreement shall remain in effect for the life of this Collective Agreement and may be extended by mutual agreement of the parties.

Dated June 2, 2003 in West Vancouver in the Province of British Columbia

FOR THE SCHOOLBOARD



FOR THE ASSOCIATION



# Letter of Understanding

Between

The Board of School Trustees of  
School District 45 (West Vancouver)

And

The West Vancouver Municipal Employees Association  
Regarding

## Temporary Seasonal Help

The parties understand and agree that the following sets out the parameters for the hiring of Temporary Seasonal Help:

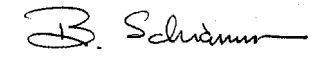
1. Each position shall be for a maximum of 4 months per year, normally occurring during school breaks, i. e. the Summer, Christmas ~~or~~ Spring Break periods
2. The Temporary Seasonal help workers are generally unskilled workers such as university students, who assist regular staff with tasks such as grounds cleanup, painting, cleaning, routine clerical duties etc.
3. The Temporary Seasonal help workers shall work under the direct supervision of a regular staff member. No regular permanent staff member shall be replaced ~~or~~ displaced as a result of the hiring of temporary seasonal help in his/her department.
4. The Temporary Seasonal help workers shall pay union dues in the same manner as casual staff.
5. The hourly rate paid to Temporary Seasonal help shall be as per Schedule "C".
6. This agreement shall remain in effect for the life of this Collective Agreement and may be extended by mutual agreement of the parties.

Dated June 2, 2003 in West Vancouver in the Province ~~of~~ British Columbia

FOR THE SCHOOL BOARD



FOR THE ASSOCIATION



**WVMEA SALARY SCHEDULE 'A'**  
**Effective January 1, 2002 to June 30, 2002**

\* see notes Schedule 'C'

<b>Job No.</b>	<b>JJEC Position Description</b>	<b>Hr/Rate (Step 1)</b>	<b>Monthly* (Full-time)</b>	<b>Hr/Rate (Step 2)</b>	<b>Monthly* (Full-time)</b>
62	Accounting Clerk-District Office	18.306	2,777	20.434	3,100
65	Accounting Clerk-Secondary	17.640	2,676	19.768	2,999
5	Accounts Payable Clerk	17.412	2,641	19.540	2,964
50	Assistant Supervisor	23.766	3,877	24.826	4,050
21	Career Resources Assistant	18.262	2,770	19.856	3,012
49	Carpenter	22.276	3,634	23.335	3,807
45	Carpenter/Locksmith	22.276	3,634	23.335	3,807
55	Circulation Clerk	16.406	2,489	17.979	2,727
34	Computer Service-Network Tech.	23.252	3,794	24.312	3,966
26	Custodian-Elementary School	16.847	2,738	18.070	2,937
28	Custodian-Primary	17.402	2,828	19.191	3,119
23	Custodian-Secondary School	16.518	2,685	17.792	2,892
25	Custodian-Senior Site Sec.	19.695	3,201	21.227	3,450
24	Custodian-Shift Sup.Sec.School	17.402	2,828	19.191	3,119
27	Custodian-Senior Site Elem.School	18.070	2,937	19.757	3,211
63	Data Entry and File Clerk	16.028	2,431	17.590	2,668
43	Delivery Person	20.713	3,379	21.761	3,550
36	Electrician	22.276	3,634	23.335	3,807
35	Electronics Technician	22.276	3,634	23.335	3,807
68	Fr. Immersion Cultural Assistant	18.064		19.629	
42	Gardener	22.276	3,634	23.335	3,807
41	Groundsperson	19.036	3,106	20.086	3,277
40	Groundsperson-Senior	21.690	3,539	22.738	3,710
69	HVAC Mechanic	22.276	3,634	23.335	3,807
37	HVAC/Welder/Fabricator	22.276	3,634	23.335	3,807
54	IMC-Purchasing Clerk	16.294	2,472	17.682	2,682
60	Information Management Clerk	17.794	2,699	19.255	2,921
66	Labourer	15.844	2,585	17.228	2,811
52	Library Cataloguer	19.016	2,885	22.368	3,393
64	Office Assistant - SSS	16.154	2,451	17.727	2,689
12	Office Support Clerk	15.234	2,311	16.622	2,521
47	Painter	22.276	3,634	23.335	3,807
46	Painter-Senior	23.252	3,794	24.312	3,966
4	Payroll Clerk	18.498	2,806	20.626	3,129

<b>Job NO.</b>	<b>JJEC Position Description</b>	<b>Hr/Rate (Step 1)</b>	<b>Monthly* (Full-time)</b>	<b>Hr/Rate (Step 2)</b>	<b>Monthly* (Full-time)</b>
38	Plumber	22.276	3,634	23.335	3,807
9	Print Shop Clerk	17.886	2,713	19.212	2,914
7	Purchasing Clerk	17.640	2,676	19.788	2,999
8	Receptionist-Board Office	17.599	2,670	19.629	2,978
31	Receptionist-Secondary	15.900	2,412	17.288	2,623
70	Rentals Clerk	16.819	2,551	18.191	2,759
10	Secretary-Elementary School	17.797	2,700	19.155	2,906
48	Secretary-Facilities	18.143	2,752	19.449	2,950
51	Secretary-ISP	18.496	2,806	19.802	3,004
1	Secretary-Secondary School	18.608	2,823	19.962	3,028
56	Secretary-SSS	17.920	2,718	19.278	2,924
39	Sheet Metal Worker/Roofer	22.276	3,634	23.335	3,807
32	SIS Database Clerk	17.799	2,700	19.105	2,898
67	Software & Network Support Specialist	22.276	3,634	23.335	3,807
33	Software & Network Support Aide	18.498	2,806	20.626	3,129
57	Staffing Asst.-Support/Teaching	16.949	2,571	18.306	2,777
20	TA-Career Resources	16.055		17.412	
22	TA-Careers	16.434		17.791	
17	TA-General/Languages (TA I)	15.854	2,405	17.242	2,615
17	TA-General/Languages (TA II)	16.127		17.648	
13	TA-Laboratory	16.716	2,839	20.310	3,081
19	TA-Library	16.457		18.030	
18	TA-Marker Aide	17.991		19.297	
16	TA-SSS-ESL	17.941		19.247	
15	Special Education Assts-Group	18.615		20.209	
14	Special Education Assts-Individual(s)	18.918		20.512	
1	Teacher on Call Dispatch Clerk	17.941	2,721	19.247	2,920
44	Trades Assistant	20.713	3,379	21.761	3,550
61	Youth Worker	18.565		20.159	

\* Monthly salaries are shown for full time positions paid on a monthly basis.

**WVMEA SALARY SCHEDULE 'B'**  
**Effective July1, 2002 to June 30, 2003**

*\* see notes Schedule 'C'*

<b>Job No.</b>	<b>JJEC Position Description</b>	<b>Hr/Rate (Step 1)</b>	<b>Monthly* (Full-time)</b>	<b>Hr/Rate (Step 2)</b>	<b>Monthly* (Full-time)</b>
62	Accounting Clerk-District Office	18.764	2,846	20.945	3,177
65	Accounting Clerk-Secondary	18.081	2,743	20.262	3,074
5	Accounts Payable Clerk	17.848	2,707	20.029	3,038
50	Assistant Supervisor	24.360	3,974	25.446	4,151
21	Career Resources Assistant	18.975	2,878	20.608	3,126
49	Carpenter	22.832	3,725	23.918	3,902
45	Carpenter/Locksmith	22.832	3,725	23.918	3,902
55	Circulation Clerk	16.817	2,551	18.428	2,795
34	Computer Service-Network Tech.	23.834	3,888	24.920	4,065
26	Custodian-Elementary School	17.268	2,807	18.522	3,010
28	Custodian-Primary	17.837	2,899	19.671	3,197
23	Custodian-Secondary School	16.930	2,752	18.237	2,964
25	Custodian-Senior Site Sec.	20.187	3,281	21.758	3,536
24	Custodian-Shift Sup.Sec.School	17.837	2,899	19.671	3,197
27	Custodian-Senior Site Elem.School	18.522	3,010	20.251	3,291
63	Data Entry and File Clerk	16.428	2,492	18.030	2,735
43	Delivery Person	21.231	3,464	22.305	3,639
36	Electrician	22.832	3,725	23.918	3,902
35	Electronics Technician	22.832	3,725	23.918	3,902
68	Fr. Immersion Cultural Assistant	18.515		20.120	
42	Gardener	22.832	3,725	23.918	3,902
41	Groundsperson	19.512	3,183	20.588	3,359
40	Groundsperson-Senior	22.232	3,627	23.307	3,802
69	HVAC Mechanic	22.832	3,725	23.918	3,902
37	HVAC/Welder/Fabricator	22.832	3,725	23.918	3,902
54	IMC-Purchasing Clerk	16.958	2,572	18.380	2,788
60	Information Management Clerk	18.239	2,767	19.736	2,994
66	Labourer	16.240	2,650	17.658	2,881
52	Library Cataloguer	19.492	2,957	22.928	3,478
64	Office Assistant - SSS	16.660	2,527	18.272	2,772
12	Office Support Clerk	15.615	2,369	17.037	2,584
47	Painter	22.832	3,725	23.918	3,902
46	Painter-Senior	23.834	3,888	24.920	4,065
4	Payroll Clerk	19.217	2,915	21.398	3,246
38	Plumber	22.832	3,725	23.918	3,902

Job No.	JJEC Position Description	Hr/Rate (Step 1)	Monthly* (Full-time)	Hr/Rate (Step 2)	Monthly* (Full-time)
9	Print Shop Clerk	18.794	2,851	20.154	3,057
7	Purchasing Clerk	18.081	2,743	20.262	3,074
8	Receptionist-Board Office	18.039	2,736	20.120	3,052
31	Receptionist-Secondary	16.298	2,472	17.720	2,688
70	Rentals Clerk	17.495	2,654	18.902	2,867
10	Secretary-Elementary School	18.703	2,837	20.095	3,048
48	Secretary-Facilities	18.852	2,860	20.191	3,063
51	Secretary-ISP	19.420	2,946	20.758	3,149
11	Secretary-Secondary School	19.073	2,893	20.461	3,104
56	Secretary-SSS	18.625	2,825	20.016	3,036
39	Sheet Metal Worker/Roofer	22.832	3,725	23.918	3,902
32	SIS Database Clerk	18.244	2,768	19.583	2,971
67	Software & Network Support Specialist	22.832	3,725	23.918	3,902
33	Software & Network Support Aide	19.217	2,915	21.398	3,246
57	Staffing Asst.-Support/Teaching	17.629	2,674	19.020	2,885
20	TA-Career Resources	16.456		17.848	
22	TA-Careers	16.947		18.338	
17	TA-General/Languages (TA I)	16.507	2,504	17.929	2,720
17	TA-General/Languages (TA II)	16.786		18.345	
13	TA-Laboratory	19.645	2,980	21.279	3,228
19	TA-Library	16.868		18.480	
18	TA-Marker Aide	18.697		20.036	
16	TA-SSS-ESL	18.645		19.984	
15	Special Education Assts-Group	19.337		20.971	
14	Special Education Assts-Individual(s)	19.853		21.486	
1	Teacher on Call Dispatch Clerk	18.645	2,828	19.984	3,031
44	Trades Assistant	21.231	3,464	22.305	3,639
61	Youth Worker	19.285		20.919	

• Monthly salaries are shown for full time positions paid on a monthly basis.



**SCHEDULE 'C'**  
**Notes to the Salary Schedules**

NOTE		SCHEDULE A January -June 2002	SCHEDULE B July 2002 -June 2003
<b>1</b>	Facilities Staff annual salary amounts will be based on:	<b>261 days</b>	<b>261 days</b>
<b>2</b>	All Facilities employees, when a major portion of their shift is required after 3:00 p.m. will be paid an afternoon shift bonus.	<b>\$0.638/hour \$103.68/month</b>	<b>\$0.654/hour \$106.28/month</b>
<b>3</b>	For work where the major portion of a shift is required after midnight and before 8:00 a.m., a bonus of seven and a half percent (7-1/2%) of basic salary per month will be paid or on a pro-rata basis for part-time personnel.	<b>X</b>	<b>X</b>
<b>4</b>	When required at weekends or evenings, a casual custodian will be employed in a school to be responsible for general security and tidiness of the building on a straight time basis (i.e. twelve or sixteen percent [12 or 16%] above the basic hourly rate, as per Article 224.2).	<b>X</b>	<b>X</b>
<b>5</b>	When no more than one person is assigned to a building to perform custodial duties that person shall be paid in accordance with the Custodian Primary salary schedule.	<b>X</b>	<b>X</b>
<b>6</b>	Allowance for performing First Aid duties:	<b>\$0.786/hour \$120.00/month</b>	<b>\$0.806/hour \$123.00/month</b>
<b>7</b>	The progression from Step 1 to Step 2 will occur after twelve (12) consecutive months from the date in which an employee starts in an established position.	<b>X</b>	<b>X</b>
<b>8</b>	a. Allowance for Facilities employees who are assigned chargehand duties to supervise up to and including three (3) employees (unless his/her job description includes and has been rated for chargehand duties.)  b. Facilities employees who are assigned chargehand duties to supervise more than three (3) employees shall be entitled to an additional hourly premium in addition to section (a) above.	<b>\$0.977/hour  \$0.977/hour</b>	<b>\$1.001/hour  \$1.001/hour</b>
<b>9</b>	Dual Certification Allowance - Premium rates for holding two or more trades certifications as approved by the Secretary-Treasurer.	<b>\$0.977/hour</b>	<b>\$1.001/hour</b>
<b>10</b>	Student Worker - Base rate: Student Worker - Base rate plus 12% in lieu of benefits:	<b>\$8.721/hour \$9.768/hour</b>	<b>\$8.939/hour \$10.012/hour</b>
<b>11</b>	Temporary Seasonal Worker - Base rate: Temporary Seasonal Worker - Base rate plus 12% in lieu of benefits:	<b>\$11.568/hour \$12.956/hour</b>	<b>\$11.857/hour \$13.280/hour</b>

PAY EQUITY DISTRIBUTION  
SCHEDULE 'D'  
ANNUAL PROVINCIAL FUNDING AS OF JULY 1, 2002

Job No.	Position Description	Total Pay Equity	=	1996 cents per hour	+	1998 cents per hour	+	1999 cents per hour	+	2000 cents per hour	+	2001 cents per hour	+	Jan 2002 1% increase	+	2002 cents per hour	+	July 2002 2.5% increase
65	Accounting Clerk-Secondary	0.233		0.125		0.100		0.000		0.000		0.000		0.002		0.000		0.006
12	Office Support Clerk	0.233		0.125		0.100		0.000		0.000		0.000		0.002		0.000		0.006
7	Purchasing Clerk	0.233		0.125		0.100		0.000		0.000		0.000		0.002		0.000		0.006
64	Office Assistant-SSS	0.335		0.125		0.100		0.000		0.000		0.000		0.002		0.100		0.008
63	Data Entry Clerk-SDO	0.388		0.125		0.100		0.150		0.000		0.000		0.004		0.000		0.009
22	TA-Careers	0.491		0.125		0.100		0.150		0.000		0.000		0.004		0.100		0.012
55	Circulation Clerk	0.492		0.125		0.100		0.250		0.000		0.000		0.005		0.000		0.012
60	Information Management Clerk	0.492		0.125		0.100		0.250		0.000		0.000		0.005		0.000		0.012
19	TA-Library	0.544		0.125		0.250		0.150		0.000		0.000		0.005		0.000		0.013
68	French Immersion Cultural Asst.	0.854		0.125		0.100		0.000		0.000		0.600		0.008		0.000		0.021
8	Receptionist-Board Office	0.854		0.125		0.100		0.250		0.350		0.000		0.008		0.000		0.021
62	Accounting Clerk-SDO	0.916		0.125		0.100		0.150		0.250		0.260		0.009		0.000		0.022
31	Receptionist-Secondary	0.916		0.125		0.100		0.150		0.250		0.260		0.009		0.000		0.022
32	SIS Database Clerk	1.071		0.125		0.250		0.150		0.250		0.260		0.010		0.000		0.026

Job NO.	PositionDescription	Total Pay Equity	=	1996 cents perhour	+	1998 cents per hour	+	1999 cents perhour	+	2000 cents perhour	+	2001 cents per hour	+	Jan 2002 1% increase	+	2002 cents per hour	+	July 2002 2.5% increase
57	Staffing Asst.-Support/Teaching	1,172		0.125		0.100		0.150		0.250		0.260		0.009		0.250		0.029
17	TA-General/Languages (TA II)	1,172		0.125		0.100		0.150		0.250		0.260		0.009		0.250		0.029
11	Secretary-Secondary School	1,195		0.125		0.400		0.400		0.400		-0.171		0.012		0.000		0.029
21	Career Resources Assistant	1,269		0.125		0.250		0.150		0.250		0.300		0.011		0.250		0.033
4	Payroll Clerk	1,269		0.125		0.250		0.150		0.250		0.300		0.011		0.250		0.033
33	Software & Network Support Aide	1,269		0.125		0.250		0.150		0.250		0.300		0.011		0.250		0.033
56	Secretary-SSS	1,473		0.125		0.250		0.250		0.250		0.300		0.012		0.250		0.036
17	TA-General/Languages (TA I)	1,473		0.125		0.250		0.250		0.250		0.300		0.012		0.250		0.036
16	TA-SSS-ESL	1,473		0.125		0.250		0.250		0.250		0.300		0.012		0.250		0.036
1	Teacher on Call Dispatch Clerk	1,473		0.125		0.250		0.250		0.250		0.300		0.012		0.250		0.036
18	TA-Marker Aide	1,524		0.125		0.400		0.150		0.250		0.300		0.012		0.250		0.037
54	IMC-Purchasing Clerk	1,576		0.125		0.250		0.250		0.350		0.300		0.013		0.250		0.038
70	Rentals Clerk	1,576		0.125		0.250		0.250		0.350		0.300		0.013		0.250		0.038
48	Secretary-Facilities	1,680		0.125		0.250		0.250		0.350		0.400		0.014		0.250		0.041
61	Youth Worker	1,680		0.125		0.100		0.400		0.350		0.400		0.014		0.250		0.041
15	Special Education Assts-Group	1,731		0.125		0.400		0.250		0.350		0.300		0.014		0.250		0.042
9	Print Shop Clerk	1,885		0.125		0.250		0.250		0.350		0.400		0.014		0.450		0.046
13	TA-Laboratory	2,040		0.125		0.250		0.400		0.350		0.400		0.015		0.450		0.050

Job No.	Position Description	Total Pay Equity	=	1996 cents per hour	+	1998 cents per hour	+	1999 cents per hour	+	2000 cents per hour	+	2001 cents per hour	+	Jan 2002 1% increase	+	2002 cents per hour	+	July 2002 2.5% increase
10	Secretary-Elementary School	2.247		0.125		0.400		0.400		0.400		0.400		0.017		0.450		0.055
51	Secretary-ISP	2.247		0.125		0.400		0.400		0.400		0.400		0.017		0.450		0.055
14	Special Education Assts- Individual(s)	2.247		0.125		0.400		0.400		0.400		0.400		0.01		0.450		0.055

**NOTE 1:**

In 1995 16 cents per hour pay equity monies were included in the grid for all old pay grades 7 through 17 inclusive. Since that time all pay equity monies have been shown separately on pay slips.

**NOTE 2:**

The amount of pay equity money each position receives is based on the difference between its actual rate of pay, including pay equity monies, and its target rate as established by the SJJEC.

APPENDIX ONE  
Summary of Gender Neutral JJECPay Equity Plan  
- as at July 1, 2002 -

Pay			Mid-	Job	JJEC	JJEC	JJEC	Predicted
Grade	From	To	Point	No.	Position Description	Points	Target Rate	Target Rate (old)
14	767	806	786.5	50	Assistant Supervisor	776.33	26.253	25.359
13	727	766	746.5		Not Assigned			
12	687	726	706.5	69	WAC Mechanic	721.34	24.967	24.117
12	687	726	706.5	36	Electrician	691.34	24.967	24.117
11	646	686	666	38	Plumber	664.34	24.324	23.496
11	646	686	666	34	Computer Service Specialist-Network Tech.	658.33	24.324	23.496
11	646	686	666	59	Senior Carpenter	655.67	24.324	23.496
11	646	686	666	46	Painter-Senior	652.33	24.324	23.496
11	646	686	666	45	Carpenter/Locksmith	647.67	24.324	23.496
10	605	645	625	49	Carpenter	632.34	23.666	22.860
10	605	645	625	37	HVAC/Welder/Fabricator	629.34	23.666	22.860
10	605	645	625	14	Special Education Assistants-Individual(s)	629.00	23.666	22.860
10	605	645	625	35	Electronics Technician	627.00	23.666	22.860
10	605	645	625	39	Sheet Metal Worker/Roofar	617.34	23.666	22.860
0	565	604	584.5	13	TA-Laboratory	601.34	23.019	22.235
0	565	604	584.5	10	Secretary-Elementary School	580.66	23.019	22.235
0	565	604	584.5	51	Secretary-ISP	577.00	23.019	22.235
0	565	604	584.5	67	Software & Network Support Specialist	573.34	23.019	22.235
8	525	564	544.5	33	Software & Network Support Aide	558.34	22.379	21.617
8	525	564	544.5	61	Youth Worker	557.67	22.379	21.617
8	525	564	544.5	15	Special Education Assistants-Group	557.67	22.379	21.617
8	525	564	544.5	25	Custodian-Senior Site Secondary	554.00	22.379	21.617
8	525	564	544.5	40	Groundsperson-Senior	551.33	22.379	21.617
8	525	564	544.5	4	Payroll Clerk	551.00	22.379	21.617
8	525	564	544.5	42	Gardener	529.00	22.379	21.617
7	485	524	504.5	47	Painter	517.67	21.739	20.999
7	485	524	504.5	27	Custodian-Senior Site Elementary School	515.67	21.739	20.999
7	485	524	504.5	62	Accounting Clerk - District Office	506.00	21.739	20.999
7	485	524	504.5	0	Print Shop Clerk	504.00	21.739	20.999
7	485	524	504.5	52	Library Cataloguer	494.00	21.739	20.999
7	485	524	504.5	21	Career Resources Assistant	491.34	21.739	20.999
7	485	524	504.5	48	Secretary-Facilities	486.34	21.739	20.999

Pay		Mid-		Job	JJEC	JJEC	JJEC Predicted	Predicted Target Rate
Grade	From	To	Point	No.	Position Description	Points	Target Rate	(old)
6	445	484	464.5	65	Accounting Clerk- Secondary	482.00	21.100	20.382
6	445	484	464.5	18	TA-Marker Aide	477.34	21.100	20.382
6	445	484	464.5	28	Custodian-Primary	468.34	21.100	20.382
6	445	484	464.5	56	Secretary-SSS	466.34	21.100	20.382
6	445	484	464.5	24	Custodian-Shift Supervisor Sec. School	459.34	21.100	20.382
6	445	484	464.5	1	Teacher on Call Dispatch Clerk	453.34	21.100	20.382
6	445	484	464.5	44	Trades Assistant	452.34	21.100	20.382
6	445	484	464.5	16	TA-SSS-ESL	452.00	21.100	20.382
5	405	444	424.5	5	Accounts Payable Clerk	429.34	20.461	19.764
5	405	444	424.5	32	SIS Database Clerk	421.34	20.461	19.764
5	405	444	424.5	68	French Immersion Cultural Assistant	421.34	20.461	19.764
5	405	444	424.5	7	Purchasing Clerk	413.34	20.461	19.764
5	405	444	424.5	80	Information Management Clerk	413.34	20.461	19.764
5	405	444	424.5	11	Secretary-Secondary School	413.00	20.461	19.764
5	405	444	424.5	8	Receptionist-Board Office	410.00	20.461	19.764
5	405	444	424.5	26	Custodian-Elementary School	409.34	20.461	19.764
4	365	404	384.5	70	Rentals Clerk	386.34	19.821	19.146
4	365	404	384.5	54	IMC-Purchasing Clerk	385.34	19.821	19.146
4	365	404	384.5	57	Staffing Assistant- Support/Teaching	385.34	19.821	19.146
3	325	364	344.5	22	TA-Careers	361.34	19.181	18.528
3	325	364	344.5	19	TA-Library	361.00	19.181	18.528
3	325	364	344.5	17	TA-General/Languages	351.00	19.181	18.528
3	325	364	344.5	55	Circulation Clerk	346.34	19.181	18.528
3	325	364	344.5	64	Office Assistant-SSS	346.34	19.181	18.528
3	325	364	344.5	41	Groundsperson	339.00	19.181	18.528
2	285	324	304.5	20	TA-Career Resources	322.34	18.542	17.911
2	285	324	304.5	63	Data Entry and File Clerk	303.34	18.542	17.911
2	285	324	304.5	23	Custodian-Secondary School	295.34	18.542	17.911
2	285	324	304.5	43	Delivery Person	292.67	18.542	17.911
2	285	324	304.5	66	Labourer	292.34	18.542	17.911
2	285	324	304.5	31	Receptionist-Secondary	291.00	18.542	17.911
1	245	284	264.5	12	Office Support Clerk	247.34	17.903	17.293

#### NOTE

This table is a summary of the Pay Equity Plan established by the SJJEC. The table reflects the pay bands as they will appear once Pay Equity is achieved. The figures used for the target rates are based on 1998 male trend line and wages. The predicted target wage is based on the midpoint of each band and is used as the basis for the distribution of Pay Equity monies. The actual wage established when Pay Equity is achieved will be the subject of Mure negotiations.

## INDEX

### A

Acting in Senior Capacity	15
Adoption Leave	33
Afternoon Shift Bonus	<i>See</i> Schedule 'C'
Agreement as to Conditions Not Mentioned	8
Annual Vacation	34
Arbitration	7
Association Representation	5
Association Security	8

### B

Benefit Continuance	16
BENEFITS	10-16
Boot Allowance	28
Breaks	<i>See</i> Meal Breaks and Rest Periods
Breaks in Service for Casual Employees	3

### C

Call-out - Meal Breaks	<i>See</i> Meal Breaks During Overtime and Call-out
Casual Employees	2
Casual Employees - Breaks in Service	3
Casual Employees - Percentage in Lieu of Benefits	14
Casual Rates for Permanent Staff	15
Changes in Working Conditions	28
Chargehand	<i>See</i> Schedule 'C'
Citizenship Leave	33
Clerical Staff	25
COLLECTIVE BARGAINING RELATIONSHIP	1-9
Committees	3-5
Compassionate Leave	31
Compulsory Quarantine	13
Conciliation Committee	3
Conditions Not Mentioned	8

Conflict Resolution Process	21
Copies of Agreement	23
Crossing Picket Lines	8
Custodians	25

### D

Deferred Salary Provision	33
Definitions	2-3
Dental Plan	11
Dual Trades Certification	<i>See</i> 39.
	<i>See</i> Schedule 'C'

### E

E.H.B.	11
E.I. Rebate	16
Educational Leave	32
Employee Benefits	10
Employee Workplace Safety	21
Employees	2-3
Casual Employees	2
Permanent Full-Time Employee	2
Probationary Employees	2
Temporary Employees	2
EMPLOYMENT RIGHTS	17-21
Extended Health Benefits	11
Extended Health Plan	11

### F

Facilities Shop Employees	25
Filling Vacancies	22
First Aid	28. <i>See</i> Schedule 'C'

### G

Gender Neutral Joint Job Evaluation Plan	10
Glasses	<i>See</i> Vision Care
Gratuity Plan	13
Grievance Procedure	6
Group Insurance	11

## H

Hand Tools - Facilities Employees **27**

Hiring Practices - Internal  
Applicants **22**  
Hours of Work **25**  
Clerical Staff **25**  
Custodians **25**  
Facilities Shop Employees **25**  
Ten Month Employees **25**

## I

Illness in the Family **32**  
Indemnification of Employees **21**

## J

Job Descriptions **23**  
Job Evaluation Plan **10**  
Job Sharing **20**  
Jury Duty **33**

## L

Labour Management Committee **4**  
Lay-Off **17-19**  
Leave for Association Business **31**  
Leave for Illness in the Family **32**  
Leave for Jury Duty **33**  
LEAVES, VACATIONS AND  
PUBLIC HOLIDAYS **31-36**  
Letters of Understanding See **38-41**  
Long Term Disability Plan **12**  
LTD Plan See Provincial LTD Plan

## M

M.S.P. **11**  
Management See Rights of **33**  
Maternity Leave **33**  
Meal Breaks **25**  
Meal Breaks During Overtime and  
Call-out **27**  
Medical Services Plan See M.S.P.  
Mileage Allowance See Travel  
Allowance

## O

Orthotics **11**  
Overtime **26**

Overtime - Meal Breaks See Meal  
Breaks During Overtime and Call-  
out

## P

Parental Leave **33**  
Paternity Leave **34**  
Pay Equity See Job Evaluation Plan  
Pay for Acting in Senior Capacity **15**  
PEBT **10**  
Pension Plan See Superannuation  
Percentage in Lieu of Benefits **14**  
Permanent Full-Time Employee **2**  
Permanent Part-Time Employee **2**  
Permanent Staff - Casual Rates **15**  
Personal Leave **32**  
Personnel Files **22**  
PERSONNEL PRACTICES **22-24**  
Picket Lines See Crossing Picket  
Lines  
Probationary Employees **2**  
Provincial LTD Plan **10**  
Public Education Benefits Trust **10**  
Public Holiday See Statutory  
Holidays

## Q

Quarantine **13**

## R

Recall **19-20**  
Reclassifications and Job  
Descriptions **23**  
Recognition **1**  
Registered Savings Plan **12**  
Remuneration and Employee  
Benefits **10**  
Representation **5**  
Rest Periods **25**  
Rights of Management **9**  
Rights to Displace **18**

## S

Safety See Employee Workplace  
Safety  
SALARY AND BENEFITS **10-16**  
Schedule 'C' **46**



Security	<i>See</i> Association Security	Temporary Employees - Percentage	
Senior Capacity	15	in Lieu of Benefits	14
Seniority	17	Temporary Seasonal Worker	<i>See</i>
Service Recognition Pay	<i>See</i>	41. <i>See</i> Schedule 'C'	
Registered Savings Plan		Ten Month Employees	25
Severance Pay	20	Term of the Agreement	1
Shift Differential	<i>See</i> Schedule 'C'	Termination of Employment	5
Sick Leave	12	Training	23
SJJEC <i>See</i> also Gender Neutral....		Travel Allowance	16
Standing Joint Job Evaluation		Travel Time	26
Committee (SJJEC)	4, 38	V	
Statutory Holidays, etc.	36	Vacancies	22
Step Progression	<i>See</i> Schedule 'C'	Vacations and Public Holidays	34–
Student Workers	<i>See</i> 40, <i>See</i>	36	
Schedule 'C'		Vision Care	11
Superannuation	14	W	
<b>T</b>		Working Conditions <i>See</i> Changes in	
Teacher/Teacher Assistant Conflict		Working Conditions	
Resolution Process	21	WORKING CONDITIONS	25–30
Teachers' Assistants - Supervision		Workplace Safety	21
and Duties	30	Workshops and Training	23
Technological Change	29		
Temporary Employees	3		

RECEIVED  
JUL 02 2003

**SCHOOL DISTRICT NO. 45  
(WEST VANCOUVER)**



**Support Staff**

**Important**

This booklet summarizes the insurance benefits provided for you and your family through your Employer. Benefit coverage is subject to change. Revised booklets will be produced periodically. If there is a discrepancy between this booklet and the Group Policies, then the terms and provisions of the Group Policies shall prevail. The Group Policies are available for your inspection. Please contact your Employer for details.

Your Basic Life Insurance benefits are governed by **Manulife Financial** Group Policy No. **GL 37174** effective September 1, 1991.

Your Basic Accidental Death and Dismemberment benefits are governed by **ACE INA (formerly Cigna Life Insurance Company of Canada)** Group Policy No. **ABT 500067** effective June 1, 1998.

Your Long Term Disability benefits are governed by **Manulife Financial** Group Policy No. **GH 37692** effective October 1, 1996.

Your Extended Health Care and Dental Care benefits are governed by **Pacific Blue Cross** Group Policy No. **E900 and D2318** effective September 1, 1981.

Your Optional Life Insurance benefits are governed by **Canada Life** Group Policy No. **84969** effective January 1, 1998.

Your Optional Accidental Death and Dismemberment benefits are governed by **ACE INA (formerly Cigna Life Insurance Company of Canada)** Group Policy No. **OKE 500002** effective June 1, 1993.

Your benefits were arranged with the assistance of:

WestPro Benefit Systems  
#246, 1959 - 152nd Street  
White Rock, BC  
V4A 9E3

---

---

## Introduction

---

This booklet summarizes the features and benefits of your coverage and should be kept in a safe place known to you and your family. The exact conditions, limitations, and exclusions of the coverage are included in the Group Policy (ies) issued by the insurer(s) to your Employer. Please read the booklet carefully,

Defined terms are capitalized (e.g. Dependent). WestPro Benefit Systems is referred to as "we", "us", or "our" in this booklet. We will refer to you, the employee/member, as "you" or "your" in this booklet.

Coverage and claims information can be obtained by contacting the appropriate insurance company listed below:

Benefit	Insurance Company	Policy Number	Toll Free Claims Number
Basic Life Insurance	Manulife Financial	GL 37174	1-800-268-6195
Basic AD&D	ACE INA	ABT 500067	1-800-667-0797
Long Term Disability	Manulife Financial	GH 37692	1-800-268-6195
Extended Health Care	Pacific Blue Cross	E900	1-888-275-4672
Dental Care	Pacific Blue Cross	D2318	1-888-275-4672
Optional Life	Canada Life	84969	1-800-667-0797
Optional AD&D	ACE INA	OKE 500002	1-800-667-0797

Please refer to the Table of Contents to help you locate the appropriate section in this booklet. If you require additional information, please contact your Plan Administrator.

---

---

## Table of Contents

---

---

<b>Introduction.....</b>	<b>i</b>
<b>Table of Contents.....</b>	<b>iii</b>
<b>Schedule of Benefits.....</b>	<b>1</b>
Basic Life Insurance.....	1
Basic AD&D .....	2
Long Term Disability.....	2
Extended Health Care .....	3
Dental Care .....	4
Optional AD&D .....	5
Optional Life Insurance .....	5
<b>General Information .....</b>	<b>7</b>
Eligibility .....	7
Effective Date of Coverage.....	7
Evidence of Insurability .....	7
Late Applicant .....	8
Termination of Coverage.....	8
Termination of Dependent Insurance .....	8
Conversion to an Individual Plan .....	9
Individual Travel Benefits .....	9
Beneficiary Designation.....	9
<b>Definitions.....</b>	<b>11</b>
Co-insurance .....	11
Covered Expenses.....	11
Deductible.....	11
Dependent.....	11
Drug.....	12
Duplicate coverage.....	12
Earnings.....	12
Medically Necessary .....	12
Provincial Plan .....	12
Qualifying Period.....	12
Reasonable and Customary .....	13
Total Disability.....	13
<b>Claims.....</b>	<b>15</b>
Subrogation (Third Party Liability) .....	15
Co-ordination of Extended Health Care and Dental Care Benefits .....	15
Submitting a Claim for Co-ordination of Benefits.....	17
Out-of-Province and Out-of-Country Medical Claims.....	17
Dental Care – Pre-authorization .....	17

<b>Basic Life Insurance.....</b>	<b>19</b>
Payment of Benefit.....	19
Waiver of Premium.....	19
Termination of Waiver of Premium .....	19
Conversion Privilege .....	20
How to Make a Claim.....	20
<b>Basic AD&amp;D.....</b>	<b>21</b>
Payment of Benefit.....	21
Definitions.....	21
Schedule of Losses .....	22
Exposure and Disappearance .....	23
Rehabilitation Benefit.....	23
Repatriation Benefit .....	23
Family Transportation Benefit .....	23
Spousal Occupational Training Benefit .....	24
Home Alteration and Vehicle Modification Benefit.....	24
Seat Belt Benefit .....	24
Day Care Benefit.....	25
Waiver of Premium.....	25
Conversion Privilege .....	26
Exclusions.....	26
<b>Long Term Disability.....</b>	<b>27</b>
Payment of Benefits .....	27
Reduction of Benefits .....	28
Subrogation.....	29
Tax Status of Benefits.....	29
Payment of Disability Benefits .....	29
Rehabilitation Assistance .....	30
Vocational Plan.....	30
Disability Benefits During Rehabilitation .....	30
Termination of Benefit Payments .....	31
Recurrent Disability .....	31
Waiver of Premium.....	31
Extension of Benefit .....	32
Survivor Benefit .....	32
Exclusions.....	32
How to Make a Claim.....	33
<b>Extended Health Care .....</b>	<b>35</b>
Definitions.....	35
In-Province Eligible Expenses.....	36
Vision Care.....	38
Out-of-Province Emergency Eligible Expenses.....	38
Emergency Travel Assistance .....	39
Exclusions.....	39
How to Make a Claim .....	41

<b>Employee and Family Assistance Plan .....</b>	<b>43</b>
What is the Employee and Family Assistance Plan?.....	43
Who is covered under the plan?.....	43
How does the program work?.....	43
How to use the program .....	43
<b>Dental Care .....</b>	<b>45</b>
Benefits .....	45
Plan A - Basic Preventive and Restorative Services .....	45
Emergency Treatment Outside Your Province .....	47
Plan B - Major Restorative Services .....	47
Plan C - Orthodontics .....	47
Exclusions .....	48
Coordination of Benefits .....	49
Claim Procedure.....	49
<b>Government Benefits .....</b>	<b>51</b>
Survivor Benefits.....	51
Disability income.....	51
Retirement Benefits .....	51
Health Care Benefits.....	52
Additional Links .....	52
<b>Optional Life Insurance.....</b>	<b>53</b>
Application for Insurance .....	53
Conversion Privilege .....	53
Waiver of Premium.....	53
Living Benefit.....	54
How to Make a Claim .....	54
<b>Optional AD&amp;D .....</b>	<b>55</b>
Schedule of Losses .....	55
Permanent Total Disability .....	56
Exposure and Disappearance .....	56
Rehabilitation Benefit .....	57
Repatriation Benefit .....	57
Family Transportation Benefit .....	57
Spousal Occupational Training Benefit.....	57
Home Alteration and Vehicle Modification Benefit.....	58
Day Care Benefit.....	58
Special Education Benefit.....	59
Common Disaster Benefit.....	59
Continuance of Coverage.....	59
Extended Family Benefit.....	60
Conversion Privilege .....	60
Waiver of Premium.....	61
Exclusions.....	61
How to Make a Claim .....	62

---

---

## Schedule of Benefits

---

---

The Schedule of Benefits contains a brief summary of your benefits. Please refer to the appropriate page in this booklet for a more detailed benefit description.

### Basic Life Insurance

<b>Eligibility Period</b>	Immediately upon completion of three months of employment	
<b>Benefit Amount</b>	2 times annual earnings rounded to the next higher \$1,000, if not already a multiple thereof	
<b>Maximum Benefit</b>	Employees under age 65 who became insured prior to age 50	\$130,000
	Employees under age 65 who became insured after age 50 who earn less or more than \$3,000 per year	\$6,000
<b>Qualifying Period for Waiver of Premiums</b>	6 months	
<b>Benefit Reduction</b>	On the premium due date coincident with or following attainment of age 65, coverage will reduce to \$2,000	
<b>Conversion Privilege</b>	Included	
<b>Termination Age</b>	The earlier of July 1 <sup>st</sup> immediately following completion of the school year in which you attain age 65 or the first of the month coincident with or immediately following your retirement date	



**Basic AD&D**

<i>Eligibility Period</i>	Immediately upon completion of three months of employment	
<i>Principal Sum</i>	2 times annual earnings rounded to the next higher \$1,000, if not already a multiple thereof	
<i>Maximum Benefit Amount</i>	Employees under age 65 who became insured prior to age 50	\$130,000
	Employees under age 65 who became insured after age 50	\$6,000
<i>Benefit Reduction</i>	On the premium due date coincident with or following attainment of age 65, coverage will reduce to \$2,000	
<i>Waiver of Premium Benefit</i>	Included	
<i>Conversion Privilege</i>	Included	
<i>Spousal Occupational Retraining Benefit</i>	\$10,000	
<i>Repatriation Benefit</i>	\$10,000	
<i>Rehabilitation Benefit</i>	\$10,000	
<i>Family Transportation Benefit</i>	\$10,000	
<i>Home Alteration &amp; Vehicle Modification Benefit</i>	\$10,000	
<i>Seat Belt Benefit</i>	Additional 10% of benefit payable	
<i>Day Care Benefit</i>	5% to \$4,000 per year for 4 years	
<i>Termination Age</i>	The earlier of July 1 <sup>st</sup> immediately following completion of the school year in which you attain age 65 or the first of the month coincident with or immediately following your retirement date	

**Long Term Disability**

<i>Eligibility Period</i>	Immediately upon completion of three months of employment	
<i>Benefit Amount</i>	50% of monthly earnings	
<i>Maximum Benefit Amount</i>	\$3,900	
<i>Qualifying Period</i>	180 days	
<i>Own Occupation Period</i>	2 years	
<i>Maximum Benefit Period</i>	The earlier of recovery or attainment of age 65	
<i>Tax Status</i>	Non-Taxable	
<i>Survivor Benefits</i>	3 times your last monthly benefit payment that was paid to you just prior to your death	
<i>Termination Age</i>	The first of the month coincident with or immediately following the date you attain age 65 less the Qualifying Period or the first of the month coincident with or immediately following your retirement date, whichever is earlier.	

## Extended Health Care

<b>Eligibility Period</b>	Immediately upon completion of three months of employment	
<b>Annual Deductible</b>	\$25 single or \$25 family each calendar year.	
<b>Reimbursement</b>	In-Province Eligible Expenses:	80%
	Out-of-Province Non-Emergency Eligible Expenses:	80%
	Out-of-Province Emergency Eligible Expenses	100%
	Medi-Assist Basic	Included
After \$1,000 has been paid for a person in a calendar year, further eligible expenses within that year will be reimbursed at 100%, subject to the Contract maximums for this benefit.		
<b>Summary of Eligible Expenses:</b>		
<b>Prescription Drugs</b>	Excluding oral contraceptives and excluding fertility drugs	
<b>Hospital</b>	Semi-Private or Private accommodation	
<b>Private Duty Care</b>	Based on the Schedule of Fees of the Registered Nurses' Association of your province to a maximum of 720 hours per person per calendar year	
<b>Acupuncturist</b>	\$100 per person per calendar year	
<b>Chiropractor &amp; Naturopath combined</b>	\$200 per person per calendar year (Excluding x-rays)	
<b>Massage Practitioner &amp; Physiotherapist combined</b>	\$250 per person per calendar year	
<b>Podiatrist</b>	\$100 per person per calendar year (Excluding x-rays)	
<b>Psychologist</b>	\$100 per person per calendar year (Excluding Clinical Counselors)	
<b>Speech Language Pathologist</b>	\$100 per person per calendar year	
<b>Orthopaedic shoes (Including repairs)</b>	\$400 in a calendar year for an adult	
	\$200 in a calendar year for a Dependent Child	
<b>Orthotics</b>	Combined maximum with Orthopaedic shoes	
<b>Hearing Aids (Excluding batteries)</b>	\$400 per Dependent Child per 5 calendar years	
<b>Stump Socks</b>	\$200 per person per calendar year	
<b>Mastectomy brassieres</b>	\$150 per calendar year	
<b>Wigs and Hairpieces</b>	\$500 per person per lifetime	
<b>Vision Care</b>	\$250 per person per 2 calendar years	

**Extended Health Care (continued)**

<i>Plan Maximum</i>	The maximum amount of benefits payable per insured person is \$25,000. This maximum may be reinstated after each 2 calendar year period of continuous coverage. If Pacific Blue Cross has paid \$25,000 for any one illness or injury in any 2 calendar year period, they will consider reinstatement and entitlement to benefits when they receive satisfactory evidence of complete recovery and return to good health.
<i>Termination Age</i>	The last day of the month following the month in which you retire.

**Dental Care**

<i>Eligibility Period</i>	Immediately upon completion of three months of employment		
<i>Deductible</i>	Nil		
<i>Reimbursement</i>	<b>Plan A</b> Basic Services	<b>Plan B</b> Major Restorative Services	<b>Plan C</b> Orthodontics
	80%	50%	50%
<i>Financial Limit Per Dependent Child:</i>	Unlimited per calendar year	Unlimited per calendar year	\$1,250 per lifetime
<i>Financial Limit Adult:</i>	Unlimited per calendar year	Unlimited per calendar year	No Coverage

**Summary of Eligible Services:**

*Services covered by the Plan are those services that are routinely performed in the offices of general practicing dentists. Covered services are those services listed in the applicable Fee Schedules and are reimbursed as specified within those Fee Schedules. Please note there may be further limitations in the Fee Schedules than those listed here. We suggest contacting the carrier for any limitations regarding Dental services prior to having services performed.*

<i>Oral Examinations:</i>	<i>Recall</i>	Twice every calendar year
<i>X-rays:</i>	<i>Full Mouth/Complete</i>	Once every 3 years
	<i>Panoramic</i>	Once every 5 years
<i>Preventative Services:</i>		
	<i>Prophylaxis</i>	Twice every calendar year
	<i>Topical Fluoride</i>	Twice every calendar year
<i>Termination Age</i>	The last day of the month following the month in which you retire.	

### Optional AD&D

Plan I Employee Only Plan	You may select any amount of benefit in units of \$50,000 with a minimum of \$50,000 and to a maximum of \$350,000.
Plan II Family Plan	<p>You may select any amount of benefit in units of \$50,000 with a minimum of \$50,000 and to a maximum of \$350,000 and <b>your family</b> will be insured for the following:</p> <p><b>i) Spouse</b></p> <p>Your spouse will be insured for either 50% of the benefit if you have dependent children or 60% of the benefit if you do not have dependent children.</p> <p><b>ii) Children</b></p> <p>Each dependent child <b>will</b> be insured for either 10% of the benefit if there is a spouse <del>or</del> 25% of the benefit if there is no spouse.</p>

### Optional Life Insurance

<b>Plan</b>	Employee / Spouse
<b>Benefit Amount</b>	Multiples of \$10,000 as selected, to a maximum of \$300,000.
<b>Non Evidence Limit</b>	Medical evidence will be required for all amounts of insurance.
<b>Termination</b>	<p>Employee insurance terminates at age 65 or earlier retirement.</p> <p>Spousal insurance terminates on the earlier of the date the spouse attains age 65 or the date the employee terminates.</p>

### Eligibility

You are eligible for group benefits if you

- Are a full-time or part-time employee of SCHOOL DISTRICT NO. 45 (WEST VANCOUVER) and work at least 7 hours per week for all benefits except Long Term Disability; and
- Are a full-time employee of SCHOOL DISTRICT NO. 45 (WEST VANCOUVER) and work at least 17.5 hours per week for Long Term Disability; and
- Are younger than the Termination Age; and
- Are residing in Canada; and
- Have completed the Eligibility Period specified in the Schedule of Benefits.

The Termination Age and Eligibility Period may vary from benefit to benefit. For information, please refer to each benefit under the Schedule of Benefits. Your Dependents are eligible for insurance on the date you become eligible or the date you first acquire a Dependent whichever is later. You must apply for insurance for yourself in order for your Dependents to be eligible.

### Effective Date of Coverage

If Evidence of Insurability is not required, your group benefits will be effective on the date you are eligible.

If Evidence of Insurability is required, your group benefits will be effective on the date you become eligible or the date on which the evidence is approved in writing by the insurance company, whichever is later.

You must be actively at work for insurance to become effective. If you are not actively at work on the date your insurance would normally become effective, your insurance will take effect on the next day on which you are again actively at work.

Your Dependent's insurance becomes effective on the date the Dependent becomes eligible *or* the date any required Evidence of Insurability on the Dependent is approved in writing by the insurance company, whichever is later.

Your Dependent's insurance will not be effective prior to the date your insurance becomes effective.

### Evidence of Insurability

Medical evidence is also required for all benefits if you and/or your Dependent is a Late Applicant.

## **Late Applicant**

If you did not apply within 31 days of becoming eligible but request coverage later (for yourself and/or your Dependents), ask your Plan Administrator to explain the requirements for late enrolment in your Group Plan. Note: Different benefits may have different requirements – medical evidence or retroactive premium payment. In some instances, coverage may be denied.

## **Termination of Coverage**

Your benefits will terminate on the earliest of:

- the last day of the month in which your employment terminates or changes so that you are not eligible for coverage for Extended Health and Dental benefits;
- the date you cease to be an eligible employee or actively employed or the date you terminate employment for all other benefits;
- the date your coverage terminates under the Provincial Plan for Extended Health and Dental benefits;
- the date the Group Policy terminates;
- the date you enter the armed forces of any country on a full-time basis; or
- the date you reach the Termination Age as shown in the Schedule of Benefits.

## **Termination of Dependent Insurance**

Extended Health and Dental coverage for your eligible dependents will terminate on the earliest of:

- the last day of the month in which your employment terminates or changes so that you are not eligible for coverage for Extended Health and Dental benefits;
- the date your coverage terminates or the date you cease to qualify for Dependent Coverage;
- the date your eligible dependents cease to qualify for coverage;
- the date the Dependent's coverage terminates under the Provincial Plan;
- the date the Dependent commences active duty in the armed forces of any country; or
- the date Dependent Coverage under the group policies cancel.

## **Conversion to an Individual Plan**

Should your group coverage terminate for any reason, you may purchase an individual plan to replace your Basic Life insurance, Basic and Optional AD&D, Optional Employee and Spousal Life Insurance, Extended Health and Dental benefits.

To convert coverage you must ensure that your application and full payment is received by the insurance company within 31 days of the date **your** group plan terminates ( **60**days for Extended Health Care and Dental Care). Coverage will become effective immediately after your group coverage terminates.

If you qualify for an individual plan under the conversion option, the pre-existing condition and health evidence requirement contained in the individual plan will be waived.

Refer to the Benefit Description for further details on conversion or if you are converting to an individual plan contact WestPro Benefit Systems at **1-800-667-0797** before your coverage terminates.

## **Pre-existing Condition for Extended Health Care and Dental Care**

Means any illness or condition for which you receive medical attention, consultation, diagnosis, or treatment in the 12-month period before you apply for the individual plan.

## **Individual Travel Benefits**

Individual Extended Health coverage is also available for additional medical emergency coverage or if your travel plans extend beyond the time limitation specified in your benefit description. For further information contact WestPro Benefit Systems at **1-800-667-0797**.

## **Beneficiary Designation**

You may name a beneficiary for your Basic Life Insurance, Basic and Optional AD&D and Optional Life insurance and change that beneficiary at any time by completing a form available from your employer.

**Co-insurance**

The percentage of covered expenses which is payable by the insurer.

**Covered Expenses**

Are expenses that will be considered in the calculation of payment due under your Accidental Death & Dismemberment, Extended Health Care or Dental Care benefits.

**Deductible**

The amount of covered expenses that must be incurred and paid by you ~~or~~ your dependents before benefits are payable by the insurer.

**Dependent**

Your Spouse or Child who is insured under the Provincial Plan.

***Please refer to the Long Term Disability section for the definition of eligible dependents for the LTD Survivor Benefit.***

***Spouse***

Your legal spouse or a person who resides with you in a common law relationship and who is publicly represented as your spouse. A cohabitation period of one year is required to qualify as a common law spouse under the Basic and Optional AD&D and Spousal Life Insurance plans.

***Child***

Your natural or adopted child, or stepchild, who is:

- unmarried;
- under age 21 and is mainly dependent on and is living with you and/or your spouse;
- under age 25 if a full-time student and is mainly dependent on you and/or your spouse;
- for Dental benefits, under age 21 and is mainly dependent on and is living with you and/or your spouse or, if in fulltime attendance at a recognized educational institute, to any age;



## **Definitions**

---

- a child who is incapacitated on the date he or she reaches the age when insurance would normally terminate will continue to be an eligible dependent. However, the child must have been insured under this Benefit Program immediately prior to that date.

A child is considered incapacitated if he or she is incapable of engaging in any substantially gainful activity and is dependent on the employee for support, maintenance, and care, due to a mental or physical handicap.

A stepchild must be living with you to be eligible.

The insurance Company may require written proof of the child's condition as often as may reasonably be necessary.

## **Drug**

Medications that have been approved for use by the Federal Government of Canada and have a Drug Identification Number.

## **Duplicate coverage**

Means that you (and your Dependents) are eligible to claim certain benefits under more than one plan.

## **Earnings**

Your gross earnings excluding bonuses, commissions and overtime.

## **Medically Necessary**

Broadly accepted and recognized by the Canadian medical profession as effective, appropriate and essential in the treatment of a sickness or injury, in accordance with Canadian medical standards.

## **Provincial Plan**

Any plan which provides hospital, medical, or dental benefits established by the government in the province where the insured person lives and which is governed by the Canada Health Act.

## **Qualifying Period**

A period of continuous total disability starting with the first day of total disability, which you must complete in order to qualify for disability benefits.

### **Reasonable and Customary**

Within the usual range of charges being made by others of similar standing in the area in which the charge is incurred when providing the same or comparable services or supplies.

### **Total Disability**

**For** the purpose of the waiver of premium benefit under the Basic Life, Basic and Optional AD&D and Optional Employee and Spousal Life Insurance benefits the term "Total Disability" or "Totally Disabled" means wholly and continuously disabled by sickness or bodily injury which prevents you from working.

Insurance continued under any Waiver of Premium provision will be subject to any reductions in amount or termination due to age stated in the policy on the date the disability commenced.

Contact your employer for the proper form to make a claim. There may be time limits for making claims. These limits are outlined under the appropriate Benefit Description of this booklet.

Claim forms available from your Plan Administrator must be correctly completed, dated, and signed. Remember to always provide your Group Policy Number and your Certificate number (found on your Group Benefit Card) to avoid any unnecessary delays in the processing of your claim.

Your Plan Administrator can assist you in properly completing the forms or for questions that you may have about your claims or the claim process you may contact the appropriate insurance company listed in the Contacts section of this booklet.

### **Subrogation (Third Party Liability)**

If your medical and/or dental expenses or your disability is a result from an injury caused by another person and you have the legal right to recover damages, the insurance company may request that you complete a subrogation reimbursement agreement when you submit a claim for such expenses.

On settlement or judgement of your legal action, you will be required to reimburse the insurance company as per the subrogation reimbursement agreement.

### **Co-ordination of Extended Health Care and Dental Care Benefits**

If you or your dependents are insured for similar benefits under another Plan, the insurance company will consider this when determining the amount of expenses payable under this Program.

This process is known as Co-ordination of Benefits. It allows for reimbursement of insured medical and dental expenses from all Plans, up to 100% of the actual expense incurred.

**Plan** means:

- other Group Benefit Programs;
- any other arrangement of coverage for individuals in a group; and
- individual travel insurance plans.

Plan does not include school insurance or Provincial Plans.

## Order of Benefit Payment

A variety of circumstances will affect which Plan is considered as the "Primary Carrier" (i.e., responsible for making the initial payment toward the eligible expense), and which Plan is considered as the "Secondary Carrier" (i.e., responsible for making the payment to cover the remaining eligible expense):

- If the other Plan does not provide for Co-ordination of Benefits, it will be considered as the Primary Carrier, and will be responsible for making the initial payment toward the eligible expense.
- If the other Plan does provide for Co-ordination of Benefits, the following rules are applied to determine which Plan is the Primary Carrier.

For Claims incurred by you or your Dependent Spouse:

The Plan insuring you or your Dependent Spouse as an employee/member pays benefits before the Plan insuring you or your Spouse as a dependent.

In situations where you or your Spouse has coverage as an employee/member under more than one Plan, the order of benefit payment will be determined as follows:

- The Plan where the person is covered as an active full-time employee, then
- The Plan where the person is covered as an active part-time employee, then
- The Plan where the person is covered as a retiree.

For claims incurred by your Dependent Child:

The Plan covering the parent whose birthday (month/day) is earlier in the calendar year pays benefits first. If both parents have the same birthdate, the Plan covering the parent whose first name begins with the earlier letter in the alphabet pays first.

However, if you and your Spouse are separated or divorced, the following order applies:

- The Plan of the parent with custody of the child, then
- The Plan of the spouse of the parent with custody of the child (i.e., if the parent with custody of the child remarries or has a common-law spouse, the new spouse's Plan will pay benefits for the Dependent Child), then
- The Plan of the parent not having custody of the child, then
- The Plan of the spouse of the parent not having custody of the child (i.e., if the parent without custody of the child remarries or has a common-law spouse, the new spouse's Plan will pay benefits for the Dependent Child).
- A claim for accidental injury to natural teeth will be determined under Extended Health Care Plans with accidental dental coverage before it is considered under Dental Plans.

- If the order of benefit payment cannot be determined from the above, the benefits payable under each Plan will be in proportion to the amount that would have been payable if Co-ordination of Benefits did not exist.

If the insured person is also covered under an individual travel insurance plan, benefits will be coordinated in accordance with the guidelines provided by the Canadian Life and Health Insurance Association.

### **Submitting a Claim for Co-ordination of Benefits**

To submit a claim when Co-ordination of Benefits applies, refer to the following guidelines:

- As per the Order of Benefit Payment section, determine which Plan is the Primary Carrier and which **is** the Secondary Carrier.
- Submit all necessary claim forms and original receipts to the Primary Carrier.
- Keep a photocopy of each receipt.

Once the Primary Carrier has settled your claim, you will receive a statement outlining how your claim has been handled. Submit this statement along with all necessary claim forms and photocopies of the original receipts to the Secondary Carrier for further consideration **of** payment, if applicable.

### **Out-of-Province and Out-of-Country Medical Claims**

If you are travelling outside British Columbia, you should be aware of the need to purchase additional medical/travel insurance.

For information on the **Out-of-Province** and **Out-of-Country** medical expenses covered through the provincial government, please refer to the BC Medical Services Plan **website** at:

Medical Care Outside B.C. - <http://www.hlth.gov.bc.ca/msp/infoben/benefits.html#outsidebc>

Out of Province Emergency Medical Care - <http://www.hlth.gov.bc.ca/msp/infoben/benefits.html#outofp>

Out of Country Emergency Medical Care - <http://www.hlth.gov.bc.ca/msp/infoben/benefits.html#outofc>

Additional coverage for these expenses may be offered under an Extended Health Care plan or a travel insurance plan.

### **Dental Care – Pre-authorization**

Should you require dental work in excess of **\$300.00**, please request your Dentist to submit a Pre-authorization to the Insurer prior to commencement of work. This will advise you of any expenses not covered **by** the plan. **It is** your responsibility to ensure you are covered at the time the work is done and that you have not reached any plan maximums.

### Payment of Benefit

If you die while insured, this benefit provides financial assistance to your beneficiary. If your beneficiary dies before you or if there is no designated beneficiary, this benefit is payable to your estate.

### Waiver of Premium

If you become Totally Disabled while insured and prior to age 65 your Life Insurance will continue without payment of premium provided all the following conditions are met:

- Total disability commences while you are covered under this policy and before you attain age 65.
- Total disability exists for at least 6 months
- Manulife receives proof of this disability within 12 months of the date total disability commenced.

Once your application for waiver of premium is approved by Manulife Financial, premiums for your Basic Life Insurance benefit will be waived from the premium due date coincident with or immediately following 6 months after the date you became totally disabled until the earliest of the events listed above.

### Termination of Waiver of Premium

Your Waiver of Premium will cease on the earliest of:

- the date you cease to be Totally Disabled, as defined under this benefit.
- the date you do not supply Manulife Financial with appropriate medical evidence .
- the date you are no longer receiving from a physician, regular, ongoing care and treatment appropriate for the disabling condition, as determined by Manulife Financial.
- the date you do not attend an examination by an examiner selected by Manulife Financial.
- the date coverage would normally cease except for policy termination, were you are not totally disabled.
- The date of your death.

## **Conversion Privilege**

If your Basic Life coverage terminates or reduces, you may be eligible to convert your Employee Life Insurance to an individual policy, without medical evidence. You must apply for the individual policy, and pay the first monthly premium within 31 days of the termination of your Employee Life Insurance. If you die during this 31-day period, the amount of Employee Life Insurance available for conversion will be paid to your beneficiary or estate, even if you didn't apply for conversion.

**For more information on the conversion privilege, please see your Plan Administrator.**

## **How to Make a Claim**

To submit an Employee Life Insurance claim, your beneficiary must complete the Life Claim form which is available from your Plan Administrator. Documents necessary to submit with the form are listed on the form. A completed claim form must be submitted as soon as reasonably possible.

To submit a claim for the Waiver of Premium benefit you must complete a Waiver of Premium claim form which is available from your Plan Administrator. Your attending physician must also complete a portion of this form. Upon completion, submit the form to your Plan Administrator for processing and submission to Manulife Financial. A completed claim form must be submitted within 12 months from the date you became totally disabled.

## **Payment of Benefit**

If such injuries shall result in any one of the specific losses listed in the Schedule of Benefits within one year from the date of accident, ACE INA Insurance will pay the sum set opposite such loss provided. However the combined amount of the losses shall not exceed the Principal Sum with respect to all injuries resulting from one accident. No more than one loss is payable for multiple injuries to the same limb.

With respect to air travel, the insurance afforded shall apply to loss caused by or resulting from travel or flight in any aircraft, or any other device for aerial navigation, including boarding or alighting therefrom, except:

- 1) while being used for any test or experimental purpose; or
- 2) while you are operating, learning to operate or serving as a member of the crew thereof; or
- 3) while being operated by or for or under the direction of any military authority, other than transport type aircraft operated by the Canadian Armed Forces Air Transport Command or the similar air transport service of any other country; or
- 4) any such aircraft or device which is owned or leased by or on behalf of the Policyholder or any subsidiary or affiliate of such Policyholder, or by an Insured Person or any member of his/her household; or
- 5) while being used for fire fighting, pipeline inspection, powerline inspection, aerial photography or exploration.

## **Definitions**

"Loss" shall mean

- with respect to hand or foot, the actual severance through or above the wrist or ankle joint;
- with respect to arm or leg, the actual severance through or above the elbow or knee joint;
- with respect to eye, the total and irrecoverable loss of sight;
- with respect to speech, the total and irrecoverable loss of speech which does not allow audible communication in any degree;
- with respect to hearing, the total and irrecoverable loss of hearing which cannot be corrected by any hearing aid or device;
- with respect to thumb and index finger, the actual severance through or above the first phalange;
- with respect to fingers, the actual severance through or above the first phalange of all four fingers of the same hand;
- with regard to toes, the actual severance of both phalanges of all toes of the same foot.



"Loss" as used with reference to quadriplegia (paralysis of both upper and lower limbs), paraplegia (paralysis of both lower limbs), and hemiplegia (total paralysis of upper and lower limbs of one side of the body), means the complete and irrecoverable paralysis of such limbs.

"Loss of Use" shall mean the total and irrecoverable loss of function of an arm, hand or leg, provided such loss of function is continuous for twelve consecutive months and such loss of function is thereafter determined on evidence satisfactory to ACE INA Insurance to be permanent.

### **Schedule of Losses**

Loss of Life	The Principal Sum
Loss of Both Hands or Both Feet	The Principal Sum
Loss of Entire Sight of Both Eyes	The Principal Sum
Loss of One Hand and One Foot	The Principal Sum
Loss of One Hand and Entire Sight of One Eye	The Principal Sum
Loss of One Foot and Entire Sight of One Eye	The Principal Sum
Loss of Speech and Hearing	The Principal Sum
Loss of Use of Both Arms or Both Hands	The Principal Sum
Loss of Use of Both Feet	The Principal Sum
Quadriplegia	Two Times The Principal Sum
Paraplegia	Two Times The Principal Sum
Hemiplegia	Two Times The Principal Sum
Loss of One Arm or One Leg	Three-Quarters of The Principal Sum
Loss of Use of One Arm or One Leg	Three-Quarters of The Principal Sum
Loss of One Hand or One Foot	Three-Quarters of The Principal Sum
Loss of Entire Sight of One Eye	Two-Thirds of The Principal Sum
Loss of Use of One Hand or One Foot	Two-Thirds of The Principal Sum
Loss of Speech or Hearing	Two-Thirds of The Principal Sum
Loss of Thumb and Index Finger of Same Hand	One-Third of The Principal Sum
Loss of Four Fingers of Same Hand	One-Third of The Principal Sum
Loss of Hearing in One Ear	One-Quarter of The Principal Sum
Loss of All Toes of Same Foot	One-Sixth of The Principal Sum

## Exposure and Disappearance

**Loss** resulting from unavoidable exposure to the elements and arising out of hazards described above shall be covered to the extent of the benefits afforded an Insured Person.

If the body of an Insured Person has not been found within one year of the disappearance, stranding, sinking or wrecking of the conveyance in which the Insured Person was riding at the time of the accident, it shall be presumed, subject to all other conditions of the policy, that the Insured Person suffered **loss** of life resulting from bodily injuries sustained in the accident and covered under this policy.

## Rehabilitation Benefit

When injuries shall result in a payment being made by ACE INA Insurance under any benefit EXCLUDING the Loss of Life benefit provided by the policy, ACE INA Insurance will pay in addition, the reasonable and necessary expenses actually incurred up to a limit specified in the Schedule of Benefits for special training of the Insured Employee, provided:

- such training **is** required because of such injuries and in order for the Insured Employee to be qualified to engage in an occupation in which he/she would not have been engaged except for such injuries;
- expenses be incurred within three years from the date of the accident;
- no payment will be made for ordinary living, travelling, **or** clothing expenses.

## Repatriation Benefit

When injuries covered by this policy result in **loss** of life of an Insured Person outside 150 km from their city of permanent residence or outside Canada and within 365 days from the date of the accident, ACE INA Insurance will pay the actual expense incurred for preparing the deceased for burial and shipment of the body to the city of residence of the deceased, but not to exceed the maximum specified in the Schedule of Benefits.

## Family Transportation Benefit

When injuries covered by this policy result in an Insured Person being confined as an in-patient in a hospital outside 150 km from the Insured Person's city of permanent residence or outside Canada and requires personal attendance of a member of the Insured Person's immediate family as recommended by the attending physician, in writing, ACE INA Insurance will pay for the expense incurred by the member of the family, for the transportation by the most direct route by a licensed common carrier to the confined Insured Person and for hotel accommodation in the vicinity of the hospital, but not to exceed the maximum specified in the Schedule of Benefits.

"Member of the immediate family" means the spouse, legal or common-law, parents, grandparents, children over age 18, brother, or sister of the Insured Person.

### **Spousal Occupational Training Benefit**

When injuries to the Insured Employee shall result in a payment being made by ACE INA Insurance under the Loss of Life benefit section of this policy, ACE INA Insurance will pay in addition, the expense actually incurred, within 365 days from the date of the accident, by the spouse of the Insured Employee for a formal occupational training program for the purpose of specifically qualifying such spouse to gain active employment in an occupation for which the spouse would otherwise not have sufficient qualifications.

The maximum payable is specified in the Schedule of Benefits.

### **Home Alteration and Vehicle Modification Benefit**

In the event an Insured Person sustains an injury which results in a payment being made under the Schedule of Losses of this policy, excluding the Loss of Life Benefit, and such injury subsequently requires the use of a wheelchair to be ambulatory, ACE INA Insurance will pay the reasonable and necessary expenses actually incurred within 365 days from the date of the accident for:

1. the one-time cost of alterations to the Insured Person's principal residence to make it wheelchair accessible and habitable; and
2. the one-time cost of modifications necessary to a motor vehicle utilized by the Insured Person to make the vehicle accessible or driveable for the Insured Person.

Benefit payments herein will not be paid unless:

- a) home alterations are made by a person or persons experienced in such alterations and recommended by a recognized organization, providing support and assistance to wheelchair users; and
- b) vehicle modifications are carried out by a person or persons with experience in such matters and modifications are approved by the Provincial vehicle licensing authorities.

The maximum payable under both Items 1 and 2 combined will not exceed the maximum specified in the Schedule of Benefits.

### **Seat Belt Benefit**

If you sustain a **loss** as a direct result of an accident, while driving or riding in a vehicle and wearing a properly fastened seat belt, this benefit will increase by the amount specified in the Schedule of Benefits.

The driver of the vehicle must hold a current and valid driver's license and must not be intoxicated or under the influence of drugs, (unless such drugs are taken as prescribed by a physician), at the time of the accident. Proof of seat belt use must be provided.

## Day Care Benefit

If an Insured Person suffers **loss** of life in a covered accident while the policy is in force as to such Insured Person, ACE INA Insurance will pay, in addition to all other benefits payable under the policy, a "Day Care Benefit" equal to the reasonable and necessary expenses actually incurred, subject to the maximum specified in the Schedule of Benefits, on behalf of any Dependent Child of the Insured Person who is enrolled in a legally licensed Day Care center on the date of the accident or who enrolls in a legally licensed Day Care center within 365 days following the date of the accident.

The "Day Care Benefit" will be paid each year for four (4) consecutive years, but only upon receipt of satisfactory proof that the child is enrolled in a legally licensed Day Care center.

"Dependent Child" means either a legitimate or illegitimate child, adopted child, step-child or any child who is in a parent-child relationship with the Insured Person and who is unmarried, twelve (12) years of age and under and dependent upon the Insured Person for maintenance and support.

If at the time of the accident, there are no Dependent Children who qualify, ACE INA Insurance will pay an additional benefit of \$2,500 to the designated beneficiary.

## Waiver of Premium

If an Insured Employee, under age 65, is totally disabled while this policy is in force and the Insured Employee provides satisfactory evidence of total disability to the Company on an annual basis, ACE INA Insurance will then waive the payment of each premium which falls due with respect to the Insured Employee. Subject to all the terms and conditions of the policy, except with respect to non-payment of premium or the termination of the master Policy, waiver of any premium **as** herein provided will continue with respect to the Insured Employee until age 65. If the Insured Employee ceases to be disabled and he/she returns to employment with the Policyholder and is a member of an eligible class, insurance with respect to the Insured Employee may be continued upon resumption of premium payments by the Insured Employee or the Policyholder.

"Total Disability" as used herein shall mean disability resulting from accident or sickness which:

1. prevents engagement in any business or occupation and performance in any work for compensation or profit; and
2. has existed continuously for a period of at least twelve (12) months or is in accordance with the waiver of premium requirements under the Policyholder's Group Life Insurance Policy.

## **Conversion Privilege**

On the date of termination of employment or during the 31 day period following termination of employment, you may convert your Accidental Death and Dismemberment Insurance to an individual insurance policy of the Insurance Company. The individual policy will be effective either as of the date that the Insurance Company receives the application or on the date that the coverage under the group policy ceases, whichever occurs later. The premium will be the same as a person would ordinarily pay when applying for an individual policy at that time.

The amount of insurance benefit converted to shall not exceed that amount issued during employment.

## **Exclusions**

This policy does not cover loss caused by or resulting from any one or more of the following:

1. Intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane;
2. Declared or undeclared war or any act thereof;
3. Accident occurring while the Insured Person is serving on full-time active duty in the Armed Forces of any country or international authority (any premium paid to be returned by ACE INA Insurance pro-rata for any such period of full-time active duty);
4. Travel or flight in any vehicle or device for aerial navigation; except to the extent such travel or flight is provided in the policy.

---

---

## Long Term Disability

---

---

If you become Totally Disabled while insured and meet the Entitlement Criteria for this benefit, Manulife Financial will pay a disability benefit. Manulife Financial will not consider the availability of work in assessing your disability.

If you must hold a government permit or license to perform the duties of your job, you will not be considered Totally Disabled solely because your permit or license has been withdrawn or not renewed.

### Payment of Benefits

#### Entitlement Criteria

To be entitled to disability benefits, you must meet the following criteria:

- you must be continuously Totally Disabled throughout the Qualifying Period. If you cease to be Totally Disabled during this period and then become disabled again within 15 days due to the same or related illness or injury, your Qualifying Period will be extended by the number of days during which you ceased to be Totally Disabled.
- Manulife Financial must receive medical evidence documenting how your illness or injury causes restrictions or lack of ability, such that you are prevented from performing the essential duties of:
  - your own occupation, during the Qualifying Period and the Own Occupation Period shown in the Schedule of Benefits, and thereafter
  - any occupation for which you are qualified, or may reasonably become qualified, by training, education or experience considered collectively or separately, and for which the current monthly earnings are 75% or more of the current month earnings for your normal occupation.
- you must be receiving from a physician, regular, ongoing care and treatment appropriate for your disabling condition, as determined by Manulife Financial.

At any time, Manulife Financial may require you to submit to a medical, psychiatric, psychological, educational and/or vocational examination by an examiner selected by Manulife Financial.

Complications due to pregnancy are covered. However, any disability due to any cause will not be eligible for benefits at any time when you are on pregnancy leave of absence or could be placed on such leave by your employer in accordance with relevant government legislation or the leave agreed upon by you and your employer.

### Periods for Which **You** are Not Entitled to Benefits

You are not entitled to benefit payments for any period that you are:

- not receiving from a physician, regular, ongoing care and treatment appropriate for your disabling condition, as determined by Manulife Financial
- receiving Employment Insurance maternity or parental benefits
- on lay-off during which you become Totally Disabled
- on leave of absence during which you become Totally Disabled, unless your employer is required to pay benefits during this period as a result of legislation, regulation or case law
- receiving benefits under an employer-sponsored salary continuance or short term wage loss replacement plan
- receiving earnings or payments from any employer
- incarcerated in prison, correctional facility, or mental institution by order of authority of a criminal court

### Reduction of Benefits

The amount of disability benefit payable to you will be reduced by any income as specified under Other Income excluding those public pension plan disability benefits payable to you on behalf of your dependents.

If your benefit as calculated above plus your income from all sources, specified under Other Income including those public pension plan disability benefits payable to you on behalf of your dependents exceeds 85% of your pre-disability earnings, your benefit will be further reduced by the excess amount.

#### Other Income

The amount of monthly benefit will be reduced by the following benefits or payments resulting from your disability if, on or after the date you became totally disabled, you begin to receive such benefits or payments, or would be entitled to receive them had you made satisfactory application.

- a) Disability benefits payable under a public pension plan (the Canada Pension Plan or Quebec Pension Plan).
- b) Earnings or payments from any employer.
- c) Disability benefits payable under any other group, association or franchise insurance plan.
- d) Disability benefits payable under any other government plan excluding Employment Insurance benefits.
- e) Benefits payable under any workers' compensation act.
- f) Retirement or pension benefits provided by an employer and/or a government.
- g) Income replacement indemnity payable under any automobile insurance plan or policy.
- h) Earnings recovered through a legally enforceable cause of action against some other person or corporation in accordance with provisions under Third Party Liability.

**Benefit Calculation Rules**

Manulife Financial will apply the following rules in determining your disability benefit:

- benefits from other sources which began before the commencement of your current Disability will not be taken into account;
- benefits payable from other sources will not be adjusted to take into account any difference between the tax status of those benefits and the benefit payable by Manulife Financial
- subsequent changes in benefits from other sources, other than cost of living increases, will be taken into consideration and a new benefit amount may be established;
- for benefits payable other than on a monthly basis, a monthly equivalent of such benefit will be estimated by Manulife Financial;
- for disability benefits payable under a public pension plan, the only changes which are taken into account are those resulting from:
  1. a change in the benefit formula of 10% or more
  2. a change in dependent status, or
  3. an error in determining the benefit amountand
- if you do not apply for a benefit for which you are eligible, the amount of such benefit will be estimated by Manulife Financial and assumed to be paid.

**Subrogation**

If your disability is caused by another person and you have a legal right to recover damages, Manulife Financial will request that you complete a subrogation reimbursement agreement when you submit your Long Term Disability claim.

On settlement or judgement of your legal action, you will be required to reimburse Manulife Financial those amounts you recover which, when added to the disability benefits that Manulife Financial paid to you, exceed 100% of your lost income.

**Tax Status of Benefits**

The tax position of any payments you receive under this benefit depends on whether you or your employer pays the cost of the benefit.

If your employer pays a portion or all of the cost, then any disability benefit payments you receive will be taxable. If you pay the full cost of the benefit, then any disability benefit payments you receive will be non-taxable.

**Payment of Disability Benefits**

Disability benefit payments will be made monthly in arrears. Any payment for a period of less than one month will be pro-rated according to the formula used by Manulife Financial.



## Rehabilitation Assistance

Once Manulife Financial determines that you are Totally Disabled, if appropriate, and at Manulife Financial's discretion, you may be offered rehabilitation to assist you in returning to gainful employment, either to your pre-disability occupation or to another occupation.

In considering whether Rehabilitation Assistance is appropriate for you, Manulife Financial will take into account:

- the nature, extent and expected duration of your disability
- your level of education, training or experience
- the nature, scope, objectives and cost of a Vocational Plan

## Vocational Plan

A Vocational Plan is a training or job replacement program that is expected to facilitate your return to gainful employment.

If it is determined that Rehabilitation Assistance is appropriate for you, in partnership with you and your employer, Manulife Financial will provide a structural Vocational Plan that will prepare you for a return to work, either:

- with your employer
- with an alternate employer
- in a self-employed capacity

## Disability Benefits During Rehabilitation

You will continue to be entitled to disability benefits while participating in the Vocational Plan. If you receive any earnings as part of the plan, your disability benefit will be reduced by 50% of your rehabilitation income if total income from **all** sources exceeds 100% of your pre-disability net earnings your benefit will be reduced by the excess amount.

Benefits will cease when your rehabilitation income equals 75% or more of the current monthly earnings of your normal occupation.

Benefits will be paid for a maximum period of 24 months unless payments cease earlier as above.

If you cease to participate in the Vocational Plan because of a change in your medical status, Manulife Financial will require medical evidence documenting how your current medical status prevents you from continuing with the Vocational Plan.

If you are no longer available or do not co-operate or participate in the Vocational Plan, you will no longer be entitled to disability benefits.

## Termination of Benefit Payments

Your disability benefit payments will cease on the earliest of:

- the date you cease to be Totally Disabled, as defined under this benefit.
- the date you attain age 65. However if benefit payments commence during the 18 months immediately preceding your 65<sup>th</sup> birthday, benefit payments will continue during the disability up to a maximum of 12 months.
- the date you refuse or fail to undergo medical, psychiatric or psychological treatment or participate in a rehabilitation program or alcoholism, drug addiction or substance abuse treatment program, considered beneficial to you as recommended by Manulife.
- the date you are incarcerated in a prison or mental institution by authority of a criminal court.
- the date you refuse to complete and return a Reimbursement **Agreement/Direction** form or comply with the terms of a signed Reimbursement **Agreement/Direction** form when requested.
- the date you do not attend medical, psychiatric, educational and/or vocation examinations and evaluations by an examiner selected by Manulife Financial.
- the date of your death if you have no survivors. If you have survivors, refer to the Survivor Benefit provision.

## Recurrent Disability

If you become Totally Disabled again from the same or related causes within 6 months from the end of the period for which Long Term Disability benefits were paid, Manulife Financial will treat the disability as a continuation of your previous disability.

You will not be required to satisfy the Qualifying Period again. The benefit payable to you will be based on your earnings as at the date of your previous disability. Benefits for all such recurrent disabilities will not be paid for a combined period longer than the Maximum Benefit Period for this benefit.

If the same disability recurs more than 6 months after the end of the period for which benefits were paid, such disability will be considered a separate disability.

## Waiver of Premium

The premium for your Long Term Disability benefit will be waived during any period you are entitled to receive Long Term Disability benefit payments.

## **Extension of Benefit**

Long Term Disability benefits will extend beyond your termination date provided you became disabled while you were still insured. Benefits will continue to be paid according to the contract provisions regardless of the subsequent termination of the Group Policy.

Manulife Financial reserves the right to request proof of the continuance of total disability, and submit to an examination by Manulife Financial's medical advisors when requested.

## **Survivor Benefit**

If you die while disability benefits are payable and you were Totally Disabled for 180 consecutive days just prior to your death, Manulife Financial will pay a lump sum payment to your surviving eligible dependents. The amount of the Survivor Benefit shown in the Schedule of Benefits is less the amount of any outstanding benefit overpayments.

An eligible dependent is:

- your legal spouse or a common-law spouse who resides with you in a conjugal relationship which is recognized as such in your community, if living, who must have been a resident of the same country as the employee; otherwise
- your or your spouse's dependent children (including natural, step-child, legally adopted or foster child) under age 25 who, while the employee was alive, were mainly dependent on the employee for support and maintenance and who must have been a resident of the same country as the employee

If payment becomes due to the children, payment will be made to:

- the children with an equal share paid to each child; or
- a person named by the Company to receive payment on the children's behalf.

Proof of your death and survivor eligibility must be received and approved by Manulife Financial before Survivor Benefits are payable.

## **Exclusions**

No benefits are payable for any disability related to:

- self-inflicted injuries or illnesses.
- war, insurrection, the hostile actions of any armed forces or participation in a riot or civil commotion.
- the committing of or the attempt to commit an assault or criminal offense.
- abuse of addictive substances, including drugs & alcohol, unless you are actively participating and co-operating in a medical treatment program for substance abuse which has been approved by Manulife Financial.
- a Pre-Existing Condition – if you have incurred medical expenses or received care or treatment by a physician during the 90 day period prior to the effective date of your insurance, no benefit will be payable for any total disability resulting from the same or related cause until:

- you have not incurred medical expenses, or received care or treatment by a physician for a period of **90** days; or
- you have been insured for **12** consecutive months and the total disability commences after this period.

### **How to Make a Claim**

To submit a claim, you must complete the Long Term Disability claim form which is available from your Plan Administrator. Your attending physician must also complete a portion of this form.

A completed claim form must be submitted to **Manulife** Financial within **6** months from the end of the Qualifying Period.

The Extended Health Care (EHC) plan is designed to help you pay for specified services and supplies incurred by you and your Dependents, when not provided under a government health plan or by a tax-supported agency.

### Definitions

#### Eligible expense

Means a charge for any service and/or supply included in this booklet as a benefit that:

1. In Pacific Blue Cross' assessment is a customary charge medically necessary for health care and maintenance, or to maintain or restore teeth, and
2. was ordered or referred by a Physician or Dentist, unless otherwise specified in the benefit description, and
3. is not a cost normally paid (in whole or part) or provided by a government plan or any other provider of health coverage, and
4. is incurred while your coverage is valid. An expense is "incurred" on the date the service is provided or the supply is received.

It does not include any payment to a pharmacy or a Practitioner (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. Pharmacare's low cost alternative and reference based pricing will not be applied unless specified under the Schedule of Benefits in this booklet.

#### Physician

Means an individual who is duly qualified and licenced to practice medicine or surgery, or both, in the area where the service is provided, but excludes a person residing with or related to you or your Dependent.

#### Practitioner

Means an individual who is currently licensed, certified, or registered to practice a profession in the area where the care or service is provided.

## **In-Province Eligible Expenses**

Your EHC plan covers reasonable and customary charges for the following services and supplies when medically necessary, and prescribed, ordered, or referred by a Physician. Unless otherwise indicated, the maximums included here are on a per person basis.

1. Hospital

The additional charge for the accommodation specified in the Schedule of Benefits, in a hospital or extended care unit of a hospital. The coinsurance charge and charges for rental of a telephone, television, or similar equipment are not covered.
2. Emergency ambulance services
  - a) charges for licensed ambulance service to and from the nearest Canadian hospital equipped to provide the type of care essential to the patient
  - b) air transport will be covered when time is critical and the patient's physical condition prevents the use of another means of transport
  - c) emergency transport from one hospital to another, only when the original hospital has inadequate facilities
  - d) charges for an attendant when medically necessary.
3. Drugs and medicines dispensed by a licensed pharmacist or a Physician, in a quantity Pacific Blue Cross considers reasonable:
  - ai drugs and medicines which legally require a prescription from a Physician or Dentist
  - b) insulin preparations for diabetics
  - c) vitamin B12 for the treatment of pernicious anemia
  - d) allergy serums when administered by a Physician.
4. Professional services of specified Practitioners to the maximum amounts indicated in the Schedule of Benefits, and unless indicated in the Schedule of Benefits, excluding x-rays, appliances, and tray fees. The services of a massage practitioner and private duty nurse require referral by a Physician. There is a statutory limit (for residents of British Columbia) which allows PBC to pay only the government prescribed patient visit fee portion of the first 12 visits (under age 65) and first 15 visits (age 65 and over) for the Practitioner per Calendar year. Further Practitioner visits in that Calendar year will be payable subject to the maximum benefit amount specified in the Schedule of Benefits.
5. Private duty care by a registered nurse for an acutely ill bed patient in a hospital in the patient's province of residence. Your plan may contain a maximum or limitation that is specified in the Schedule of Benefits. The services of a private duty nurse require referral by a Physician.
6. Acupuncture treatment rendered by a physician licensed to perform acupuncture to the maximum specified in the Schedule of Benefits.

7. Dental treatment by a Dentist, which is required, performed, and completed within 52 weeks after an Accidental injury which occurred while covered under this EHC plan, for the repair or replacement of natural teeth or prosthetics. Payment will be based on the Pacific Blue Cross dental fee schedule. No payment will be made for temporary, duplicate, or incomplete procedures or for correcting unsuccessful procedures.

**Accidental injury**

Means caused by a direct external blow to the mouth or face resulting in immediate damage to the natural teeth or prosthetics and not by an object intentionally or unintentionally being placed in the mouth.

8. Medical Aids and Supplies

Charges for the following services and supplies:

- a) testing supplies, needles, and syringes for diabetics
- b) oxygen, blood, and blood plasma
- c) ostomy and ileostomy supplies
- d) walkers, canes and cane tips, crutches, splints, casts, collars, and trusses, but not elastic or foam supports
- e) rigid support braces and permanent prostheses (artificial eyes, limbs, larynxes, and mastectomy forms).
- f) stump socks to a maximum shown in the Schedule of Benefits.
- g) mastectomy brassieres to a maximum shown in the Schedule of Benefits.
- h) wigs and hairpieces required as a result of medical treatment or injury to a maximum shown in the Schedule of Benefits.
- i) when prescribed by a Physician or podiatrist as medically necessary:
  - i) custom fitted orthopedic shoes (including repairs) and modifications to stock item footwear to the maximums specified in the Schedule of Benefits
  - ii) orthotics to a maximum specified in the Schedule of Benefits in a calendar year.
- j) Hearing aids to the maximum specified in the Schedule of Benefits. Batteries, recharging devices, and other such accessories are not covered. Replacement will be covered only when the hearing aid cannot be repaired satisfactorily.

9. Standard durable medical equipment

**Preauthorization** is required from Pacific Blue Cross for expenses in excess of \$5,000.

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.

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.

Reimbursement on rental equipment will be made monthly and will in no case exceed the total purchase price of similar equipment.

Standard durable equipment includes:

- a) manual wheelchairs, manual type hospital beds, and necessary accessories – electric wheelchairs will be covered only when the patient is incapable of operating a manual wheelchair, otherwise Pacific Blue Cross will pay the manual equivalent
- b) medical monitors including heart and blood glucose monitors, and cardiac screeners
- c) bi-osteogen systems (when recommended by an orthopedic surgeon) and growth guidance systems
- d) breathing machines and appliances including respirators, compressors, percussors, suction pumps, oxygen cylinders, masks, and regulators
- e) insulin infusion pumps for diabetics – when basic methods are not feasible
- f) transcutaneous electric nerve stimulators (TENS) when prescribed for intractable pain
- g) transcutaneous electric muscle stimulators (TEMS) required when, due to an injury or illness, all muscle tone has been lost.

## **Vision Care**

### **Adults/Children**

If Vision Care is listed under the Schedule of Benefits, the cost of purchasing lenses and frames or contact lenses when prescribed by a physician or optometrist are covered up to the limit specified in the Schedule of Benefits.

Charges for safety goggles and sunglasses (plain or prescription) are not covered.

## **Out-of-Province Emergency Eligible Expenses**

While travelling outside your province of residence, benefits are payable for the following expenses incurred **IN AN EMERGENCY ONLY** and when ordered by the attending Physician. 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.

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.

If reasonably possible, the insurance company 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.

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, that would have been an eligible expense inside your province of residence.



The exchange rate on foreign currency is payable at the average rate quoted by selected financial institutions in Vancouver, British Columbia for the date on which the expense was incurred. Fluctuations in exchange rates are not Pacific Blue Cross's responsibility.

## **Emergency Travel Assistance**

In emergencies which occur while you (and your Dependents) are travelling, 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 worldwide emergency medi-assist card provides instant information on how to contact medi-assist. 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 Care ID number and medi-assist group number ready for personal identification – both numbers are required.

## **Exclusions**

The following are not included as eligible expenses under your EHB Plan.

- Expenses for benefits, care, or services provided without cost or at nominal cost by any government plan or any public or tax supported authority or agency.
- To the extent that monies are received, expenses reimbursed under any other group or individual benefit plan or for which any third party is liable.
- Expenses incurred due to intentional self-injury, war, riot, insurrection, or service in the military forces of any country, or arising 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.
- Except as specifically included in this booklet: dentures or dental treatments, hearing aids, eyeglasses, contact lenses, surgical lens implants, or examinations for the prescription or fitting of any of these, X-rays, hospital coinsurance, remedies prescribed by a podiatrist, vitamin preparations, contraceptives, fertility drugs, elastic stockings, brassieres, foot orthotics, arch supports, and professional services of physicians or any person who renders a professional health service in the patient's province of residence.

- General anesthetic, medications used to treat or replace an addiction or habituation, medications used to prevent or treat baldness, food and mineral replacements or supplements, remedies prescribed by a naturopath, HCG injections, drugs not approved under the Food and Drug Act for sale and distribution in Canada, medications available without a prescription.
- Allergy testing or therapy unless rendered by a physician or a naturopath.
- 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.
- 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.
- 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.
- 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.
- Expenses incurred, outside your province of residence, due to elective treatment and/or diagnostic procedures, or complications related to such treatment.
- Expenses incurred, outside your province of residence, due to therapeutic abortion, childbirth, or complications of pregnancy occurring within 2 months of the expected delivery date, except when written pre-travel approval from your physician has been obtained.
- Charges for pre-existing conditions requiring continuous or routine medical care while outside your province of residence.
- Transportation charges incurred for elective treatment and/or diagnostic procedures, or for health or health examinations of any kind.
- Expenses of a patient hospitalized at the time of enrolment.
- Services performed by any person who is related to or resident with you or your spouse.
- Any other item not specifically included as a Benefit.

### Information

## How to Make a Claim

1. Because receipts will not be returned after the claim is processed, we suggest that you keep a photocopy of the receipts that you submit for reimbursement. A remittance statement for your records will be sent to you each time you submit a claim.
2. If you have duplicate coverage, please review the Coordination of Benefits section under General Information. Two separate claim forms (one for the primary plan and one for the secondary plan) must be completed. The remittance statement from the first plan must be submitted to the second plan. Because claims information regarding the other plan is not retained on Pacific Blue **Cross**' files, be sure to provide information on the second plan on both claim forms. Incomplete claims will be returned for clarification.
3. 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, the insurance company will deduct what the government plan would normally pay (e.g. Pharmacare expenses) from your Extended Health Care claim. The balance of the Extended Health Care claim is then paid according your Extended Health Care plan. Information for claiming Pharmacare expenses may be obtained from your pharmacist.
4. Accumulate receipts and when reasonable reimbursement is due, submit a claim as follows:
  - a) Obtain a claim form from your Employer.
  - b) Follow the instructions on the claim form. To avoid delay in claims payment, please include original receipts and all other requested information with your claim. (Photocopies of receipts are acceptable only when accompanied by a claims payment statement from another carrier).
  - c) We suggest you submit claims within 90 days from the date the expense was incurred. However, you must submit the claim form by December 31st of the year following the calendar year in which the expense being claimed was incurred. If not, your claim will not be paid under any circumstances.

**Example: Your 1998 receipts must be submitted before December 31, 1999.**

---

## Employee and Family Assistance Plan

---

### What is the Employee and Family Assistance Plan?

All of us encounter **stressful** events throughout our lives. However, occasionally personal problems become severe, and our ability to function effectively and safely, both at work and at home, is compromised.

Our Employee Assistance Plan provides confidential, professional counselling with a clinical psychologist for a broad range of personal problems in the following areas:

- |                            |   |                                |
|----------------------------|---|--------------------------------|
| marital or family problems | • | alcohol or drug dependence     |
| emotional problems         |   | work related problems          |
| bereavement                |   | stress                         |
| financial difficulties     |   | vocational and career concerns |

### Who is covered under the plan?

You, as an employee of School District No. 45, and your immediate dependents are eligible for the benefits of this plan.

### How does the program work?

Assessment and counselling services are provided by the firm of **Wilson Banwell & Associates Ltd.** This national firm of independent licensed professionals has extensive experience in helping individuals evaluate and resolve problems. Your problem will be thoroughly assessed in confidence by a Wilson Banwell professional and alternatives for resolution reviewed. If counselling is considered to be helpful, it will be provided by a **Wilson Banwell** staff psychologist.

For employees or eligible dependents requiring long-term counselling, referral to the appropriate treatment resource will be made with follow-up care provided by Wilson Banwell.

### How to use the program

If you or any of your dependents have a problem, please contact **Wilson Banwell & Associates**. Your call will be directed to a highly trained, professional staff psychologist who will make all arrangements to provide the counselling services you require...**ON A STRICTLY CONFIDENTIAL BASIS** (your identity is not revealed to the School District).

The firm of **Wilson Banwell & Associates** has offices in Vancouver, Coquitlam, North Vancouver, Surrey, Langley and Richmond. Emergency services are available 24 hours a day. To make an appointment or obtain more information call the Vancouver Office of **Wilson Banwell & Associates** at 689-1717.

For general information about the Employee Assistance Plan, contact the Assistant Superintendent (School Operations and Personnel), the W.V.T.A. or the W.V.M.E.A.

***WILSON BANWELL & ASSOCIATES***

***Suite 1610, Marine Building***

***355 Burrard Street***

***Vancouver, B.C.***

***V6C 2G8***

***Phone: (604) 689-1717***

*Services covered by the Plan are those services that are routinely performed in the offices of general practicing dentists. Covered services are those services listed in the applicable Fee Schedules and are reimbursed as specified within those Fee Schedules. Please note there may be further limitations in the Fee Schedules than those listed here. We suggest contacting the carrier for any limitations regarding Dental services prior to having services performed.*

**This Plan covers basic dental treatment.**

**Dentist** means a doctor of dentistry who is duly qualified and licensed to practice dentistry in the area where the service is provided.

**Denturist** means a denturist or dental mechanic who is duly qualified and licensed to perform services in the area where the services are provided.

### Benefits

#### Plan A - Basic Preventive and Restorative Services

You and your enrolled dependents are entitled to the following **basic dental services** when performed by a dentist:

1) Diagnostic services

Those basic procedures necessary to evaluate existing conditions to determine the required dental treatment, including:

- oral examinations – to the maximum specified in the Schedule of Benefits
- X-rays - limited to the dollar equivalent of a complete mouth series each calendar year, including:
  - diagnostic X-rays
  - complete mouth series, included in the yearly maximum and to the limit specified in the Schedule of Benefits
  - panoramic X-ray, included in the yearly maximum and to the limit specified in the Schedule of Benefits
- diagnostic models - 1 set per calendar year
- consultations (as a separate appointment) - 2 per calendar year.

2) Preventive services

Those basic procedures necessary to prevent the occurrence of oral disease, including:

- prophylaxis – to the maximum specified in the Schedule of Benefits
- topical application of fluoride – to the maximum specified in the Schedule of Benefits
- fixed space maintainers.

3) Surgical services

Those basic procedures necessary for extractions and other routine oral surgical procedures normally performed by a dentist.

4) Restorative services

Those basic procedures necessary to restore tooth surfaces broken down as a result of decay, including:

- fillings - limited to 5 surfaces or the dollar equivalent per tooth in a 2 year period:  
amalgam fillings  
composite fillings on anterior or bicuspid teeth only
- stainless steel crowns - once per tooth in a 5 year period.
- gold onlays - once per tooth in a 5 year period, only when 3 surfaces (mesial, occlusal, and distal) of the tooth are to be restored and 1 or more cusps are missing. When an onlay or series of onlays is planned, mounted X-rays and diagnostic models must be submitted for PBC's approval before treatment starts.

Where other material would suffice, you will be responsible for the difference between the cost of gold and the cost of alternative material.

Gold foil will be covered only when used to repair existing gold restorations.

5) Prosthetic repairs

Those basic procedures necessary to repair prosthetics, including:

- removal and recementation of fixed appliances
- repair, rebase, and relining of removable appliances - complete upper and/or lower dentures may be repaired by a dentist or denturist.

6) Endodontics

Those basic procedures necessary for pulpal therapy and root canal filling. Root canal therapy will be limited to once per tooth per lifetime of the patient.

7) Periodontics

Those basic procedures necessary for the treatment of diseases of the soft tissue (gum) and bones surrounding and supporting the teeth, but not bone or tissue grafts.

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

## Emergency Treatment Outside Your Province

You are entitled to the basic services of a dentist if, while travelling or on vacation outside your province of residence, you require emergency dental care. You will be reimbursed up to the amount that PBC would have paid had the services been rendered in your province of residence. Itemized statements must be provided with all such claims.

## Plan B - Major Restorative Services

Eligible expenses include the following services required for replacement of missing teeth or for major reconstruction of decayed teeth where basic restorative methods cannot be used satisfactorily.

- 1) Partial dentures.
- 2) Complete upper and/or lower dentures (may be provided by a dentist or denturist).
- 3) Veneers, crowns, and bridges.

### Limitations

- 1) Only one Plan B service on the same tooth will be covered in a 5 year period.
- 2) No benefit is payable for the replacement of lost, broken, or stolen dentures (broken dentures may be repaired under Plan A).
- 3) Veneers, crowns, bridges, and gold onlays will be paid only when decay is evident on pre-treatment X-rays. PBC may also request diagnostic models.

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

## Plan C - Orthodontics

Benefits will be provided for dependent children only for orthodontic services listed in the Fee Schedule.

### Limitations

- 1) The lifetime Benefit maximum under Plan C is shown in the Schedule of Benefits.
- 2) No Benefit is payable for the replacement or repair of appliances which are lost, broken, or stolen.

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



## Exclusions

The following are not included as eligible expenses under your Dental Plan.

- Expenses for benefits, care, or services provided without cost or at nominal cost by any government plan or any public or tax supported authority or agency.
- To the extent that monies are received, expenses reimbursed under any other group or individual benefit plan or for which any third party is liable.
- Expenses incurred due to intentional self-injury or due to war, riot, or insurrection, or service in the military forces of any country, or arising from a direct or indirect attempt at or commission of an indictable offense under the Criminal Code of Canada or under similar law of any other country.
- Charges for services commenced prior to the effective date of coverage, and expenses incurred after the termination date of coverage.
- Charges for broken appointments, oral hygiene or nutritional instruction, completion of forms, written reports, or communication costs.
- Procedures performed for congenital malformations or for purely cosmetic reasons.
- Restorative services required because of wear or erosion.
- Charges for drugs, pantographic tracings, osseous or tissue grafts, implants and/or services performed in conjunction with implants.
- General anesthetic, unless required for services performed by an oral surgeon.
- Services and supplies for a full mouth reconstruction, a vertical dimension correction, or correction of a temporomandibular joint (jaw structure) dysfunction.
- Incomplete, unsuccessful, or temporary procedures.
- Recent duplication of services by the same or different dentists/denturists.
- Services performed by any person who is related to or resident with you or your spouse.
- Any extra procedure which would normally be included in the basic service performed.
- Items not listed in the Fee Schedule.
- Major Restorative Services, unless Plan B has been added.
- Orthodontics, unless Plan C has been added.
- Any other item not specifically included as a Benefit.

## Coordination of Benefits

If you or any of your dependents have additional coverage which provides similar benefits (e.g. under your spouse's plan), please inform your dentist and present both identification cards. Duplicate coverage must be indicated on each claim submitted to PBC.

Claims will be coordinated so that benefits payable from all plans do not exceed 100% of the eligible expenses.

## Claim Procedure

Your identification (ID) card shows your group and ID numbers, the dependent numbers for each member of your family, and the percentage paid under your Plan. Only you and your enrolled dependents are entitled to use this card. Should you (or your dependent) allow an ineligible person to use this card, your coverage may be suspended without notice.

On your next visit to your dentist's office, present your ID card. It is important that you ask your dentist if your Dental Benefits will cover the entire cost of your treatment. If extensive dental work is required, your dentist may submit an outline of the proposed services to PBC to determine what services and fees your Dental Plan covers and whether preauthorization is required.

Your payment for services will be the percentage indicated on your ID card (and in your Benefit Schedule), based on the **PBC** Fee Schedule. Fees in excess of the **amount(s)** listed in the Fee Schedule will be your responsibility.

1) Before your dentist starts treatment, please ask how billing will be made.

a) Pay direct claims

PBC may pay the dentist or denturist directly for services provided under this Dental Plan. "Pay direct" claims are accepted as certified statements by your dentist or denturist of services successfully performed and fees charged.

b) Pay patient claims (where you have paid the dentist or denturist)

PBC will reimburse you for the Benefit amount when PBC receives a claim form or receipts signed by your dentist or denturist.

A separate claim must be completed for each member of your family who has received dental services which are eligible expenses.

Be sure to include the name of the dentist, the name and birth date of the person receiving the dental care, your group, social insurance, and dependent numbers (this information is on your ID card) and your home mailing address.

PBC will send you a cheque as soon as the claim is processed.

- 2) Claims should be submitted within 90 days of the completion date of services (earlier if possible).

Failure to submit a claim within the 90 day limit will not invalidate the claim if it is submitted as soon as reasonably possible. However, in no event will payment be made on any claim or adjustment submitted later than one year from the date the service is performed.

- 3) Plan C claims

To claim orthodontic Benefits, you or your dentist must:

- a) submit a treatment plan (completed by your dentist) before treatment starts
- b) submit photocopies of receipts monthly, as treatment progresses (receipts are not to be held until completion of treatment).

PBC will pay Benefits on a monthly basis. If you pay the full amount to the dentist in advance of completed treatment, PBC will prorate Benefit payment over the months of the treatment period.

---

---

## Government Benefits

---

---

Due to the constant change in federal and provincial legislation regarding government benefits and to ensure you receive the most up-to-date information on benefit eligibility and coverages, we have listed below telephone numbers and web site addresses to the various government agencies overseeing these benefits. The information provided is for reference only. Should you have questions regarding the availability of government benefits, please contact the applicable government agency. Local government agency telephone numbers can be found in the blue pages of your telephone book.

### Survivor Benefits

In the event of death, surviving dependents may be eligible for benefits through:

**Canada Pension Plan**  
Toll Free

Web: <http://www.hrdc-drhc.gc.ca/isp/common/home.shtml>  
1-800-277-9914

### Disability Income

Disabilities due to an occupational injury or illness may be eligible for benefits through your provincial **Workers' Compensation Board**.

**BC Workers' Compensation Board**  
Vancouver  
Toll Free

Web: <http://www.worksafebc.com>  
Tel: (604) 244-6181  
1 888 WORKERS

Links and addresses to all provincial WCB sites:

Web: [http://www.benefitsworld.com/AA/Dis/WCB/Cdn\\_WCB.asp](http://www.benefitsworld.com/AA/Dis/WCB/Cdn_WCB.asp)

Should you become totally disabled, you may be eligible for disability benefits through:

**Canada Pension Plan**  
Toll Free

Web: <http://www.hrdc-drhc.gc.ca/isp/common/home.shtml>  
1-800-277-9914

In addition, there is a disability benefit available through **Employment Insurance (E.I.)** should you not have a disability plan through your employer or you do not qualify for disability benefits through your group plan.

**Employment Insurance** Web: [http://www.hrdc-drhc.gc.ca/ae-ei/employment\\_insurance.shtml](http://www.hrdc-drhc.gc.ca/ae-ei/employment_insurance.shtml)  
Vancouver Tel: (604) 682-5400  
Prince George Customers (250) 561-7981  
Toll Free 1-800-206-7218

### Retirement Benefits

Retirement benefits are available through the **Canada Pension Plan, Old Age Security** and **Guaranteed Income Supplement**.

**Human Resources  
Development Canada**  
Toll Free

Web: <http://www.hrdc-drhc.gc.ca/isp/common/home.shtml>  
1-800-277-9914

## Health Care Benefits

Each provincial government has basic health care benefits available to residents of that province. The Extended Health Care benefit provided by your Employer covers medical expenses not fully reimbursed or covered by the provincial plan. The **Provincial Medical Plans** pay the cost of hospital ward accommodation, standard doctors' fees, all medically required surgical procedures and a portion of the cost for prescribed drugs and medicines. These services are offered through the Medical Services Plan of B.C. (MSP) and B.C. Pharmacare.

If you are eligible for benefits during an absence from B.C., the Medical Services Plan will help pay for unexpected medical services you receive anywhere in the world, provided the services are medically required, rendered by a licensed medical practitioner and normally insured by MSP (subject to certain restrictions). Reimbursement is made in Canadian funds and does not exceed the amount payable had the same service been performed in B.C. Be aware that physician's fees can be much higher outside Canada and if there is a difference in payment, that difference is your responsibility. Additional health insurance is advisable. For information on coverage outside the province and outside Canada, contact MSP or view their website at:  
<http://www.hlth.gov.bc.ca/msp/infoben/benefits.html>

### **BC Medical Services Plan**

Web: <http://www.hlth.gov.bc.ca/msp/index.html>

- ◆ *Registration and Premium Billing*

Vancouver & Lower Mainland

(604) 683-7151

Other areas within B.C. (toll free)

1-800-663-7100

- ◆ *Coverage Information*

Vancouver & Lower Mainland

(604) 669-6667

Other areas within B.C. (toll free)

1-800-742-6165

- ◆ *Claims Information*

Vancouver & Lower Mainland

(604) 806-0234

listen for instructions and then press 1

- ◆ *Out-of-Country Claims*

Vancouver & Lower Mainland

(604) 806-0234

listen for instructions and then press 4

### **BC Pharmacare**

Web: <http://www.hlth.gov.bc.ca/pharme/index.html>

Vancouver & Lower Mainland

(604) 682-6849

Other areas within B.C. (toll free)

1-800-554-0250

### **BC Ambulance Service (BCAS)**

Web: <http://www.hlth.gov.bc.ca/bcas/>

Vancouver & Lower Mainland (non-emergency)

(604) 872-5151

Provincial Administrative headquarters

(250) 952-0888

Billing Enquiries – toll free

1-800-665-7199

## Additional Links

For additional links and on-line benefits information visit: <http://www.benefitsworld.com>.

---

---

## Optional Life Insurance

---

---

Your group insurance plan is designed to provide for your family at a time when they need it most. But not all families are the same and your insurance needs may be different from those of your co-workers. Optional Life Insurance provides the added life insurance protection your family needs over and above your Basic Life Insurance.

Optional Life Insurance is offered to you with special low premium rates. You may also qualify for preferred non-smoker rates. Premium payment is easy through payroll deduction.

Optional Life Insurance is available in units as specified in the Schedule of Benefits to a maximum specified in the Schedule of Benefits for both you and your spouse. Choose the coverage you need and as your needs change you can apply for additional coverage up to the maximum specified in the Schedule of Benefits any time in the future.

### **Eligibility**

Optional Life Insurance is available to you and your spouse as long as you are both under age 65.

### **Application for Insurance**

To apply for Optional Life Insurance – request an application from your employer. Laboratory tests and/or a medical examination may be required based on the amount of insurance you have applied for and your age. Costs for requested laboratory tests and/or medical reports will be paid by Canada Life.

### **Effective Date**

Your Optional Life Insurance will be effective on the first of the month following the date your application is approved in writing by the Insurance Company.

### **Conversion Privilege**

Your benefits cease upon termination of employment. You may, however, convert your Optional Life Insurance to an individual policy without submitting evidence of insurability, as long as you pay the required premium within **31** days of your termination date.

### **Waiver of Premium**

No premium is required for this benefit during any period for which your Basic Life Insurance premium is not required as a result of Total Disability.

## **Living Benefit**

If you become terminally ill and your life expectancy is 12 months or less, you may elect to receive Living Benefit lump sum payments. This payment is equal to 50% of your total amount of Optional Life Insurance coverage to a maximum benefit of \$50,000. All benefits not paid, while living will be paid as a regular death benefit. If you are expected to live beyond age 65, no benefits are available under this Living Benefit provision.

## **How to Make a Claim**

To submit an Optional Life Insurance claim, you must complete the claim form that is available from your Plan Administrator.

A completed claim form must be submitted to the insurance company within 90 days from the date of **loss**.

In addition to your basic accidental death and dismemberment insurance you may apply to become insured for an additional amount. If injuries result in any one of the following specific losses within one year from the date of accident, the Company will pay the benefit specified as applicable thereto, based upon the Principal Sum stated in the Insured Person's application provided, however, that not more than one (the largest) of such benefits shall be paid with respect to all injuries resulting from one accident.

### **Schedule of Losses**

Loss of Life	The Principal Sum
Loss of Both Hands or Both Feet	The Principal Sum
Loss of Entire Sight of Both Eyes	The Principal Sum
Loss of One Hand and One Foot	The Principal Sum
Loss of One Hand and Entire Sight of One Eye	The Principal Sum
Loss of One Foot and Entire Sight of One Eye	The Principal Sum
Loss of Speech and Hearing	The Principal Sum
<b>Loss</b> of Use of Both Arms or Both Hands	The Principal Sum
<b>Loss</b> of Use of Both Feet or Both Legs	The Principal Sum
Quadriplegia	Two Times The Principal Sum
Paraplegia	Two Times The Principal Sum
Hemiplegia	Two Times The Principal Sum
Loss of One Arm or One Leg	Three-Quarters of The Principal Sum
Loss of Use of One Arm or One Leg	Three-Quarters of The Principal Sum
Loss of One Hand or One Foot	Two-Thirds of The Principal Sum
Loss of Use of One Hand or One Foot	Two-Thirds of The Principal Sum
Loss of Entire Sight of One Eye	Two-Thirds of The Principal Sum
Loss of Use of One Hand	Two-Thirds of The Principal Sum
Loss of Speech or Hearing	Two-Thirds of The Principal Sum
Loss of Thumb and Index Finger of Same Hand	One-Third of The Principal Sum
<b>Loss</b> of Four Fingers of Same Hand	One-Third of The Principal Sum
Loss of Hearing in One Ear	One-Sixth of The Principal Sum
Loss of Four Toes of Same Foot	One-Eighth of The Principal Sum



**"foss"** shall mean:

- with respect to hand or foot, the actual severance through or above the wrist or ankle joint;
- with respect to arm or leg, the actual severance through or above the elbow or knee joint;
- with respect to eye, the total and irrecoverable loss of sight; with respect to speech, the total and irrecoverable loss of speech which does not allow audible communication in any degree;
- with respect to hearing, the total and irrecoverable loss of hearing which cannot be corrected by any hearing aid or device;
- with respect to thumb and index finger, the actual severance through or above the first phalange;
- with respect to fingers, the actual severance through or above the first phalange of all four fingers of the same hand;
- with regard to toes, the actual severance of both phalanges of all toes of the same foot.

**"foss"** as used with reference to quadriplegia (paralysis of both upper and lower limbs), paraplegia (paralysis of both lower limbs), and hemiplegia (total paralysis of upper and lower limbs of one side of the body), means the complete and irrecoverable paralysis of such limbs.

**"foss of Use"** shall mean the total and irrecoverable loss of function of an arm, hand or leg, provided such **loss** of function is continuous for twelve consecutive months and such **loss** of function is thereafter determined on evidence satisfactory to the Company to be permanent.

### **Permanent Total Disability**

After one year of "continuous total disability" and if the Insured Person is then "permanently and totally disabled", the Company will pay a Permanent Total Disability Benefit equal to the amount specified in the policy, less payment, if any, made under the AD&D Coverage on account of such injuries.

**"Continuous total disability";** which must result from such injuries and commence within 30 days after the date of accident, means the Insured Person's complete inability during the first year thereof to perform the substantial and material duties of his occupation.

**"Permanentlyand totally disabled,** means the Insured Person's complete inability, after one year of continuous total disability as defined above, to engage in any occupation or employment for which the Insured Person is fitted by reason of education, training or experience for the remainder of his life.

### **Exposure and Disappearance**

Loss resulting from unavoidable exposure to the elements and arising out of hazards described above shall be covered to the extent of the benefits afforded an Insured Person.

If the body of an Insured Person has not been found within one year of the disappearance, stranding, sinking or wrecking of the conveyance in which the Insured Person was riding at the time of the accident, it shall be presumed, subject to all other conditions of the policy, that the Insured Person suffered **loss** of life resulting from bodily injuries sustained in the accident and covered under this policy.

### Rehabilitation Benefit

When injuries shall result in a payment being made by the Company under any benefit EXCLUDING the **Loss** of Life benefit provided by the policy, the Company will pay in addition:

- the reasonable and necessary expenses actually incurred up to a limit of \$10,000 for special training of the Insured Employee, provided:
- such training is required because of such injuries and in order for the Insured Employee to be qualified to engage in an occupation in which he/she would not have been engaged except for such injuries;
- expenses be incurred within two years from the date of the accident;
- no payment will be made for ordinary living, travelling or clothing expenses.

### Repatriation Benefit

When injuries covered by this policy result in loss of life of an Insured Person outside 150 km from their city of permanent residence or outside of Canada, and within 365 days from the date of the accident, the Company will pay the actual expense incurred for preparing the deceased for burial and shipment of the body to the city of residence of the deceased, but not to exceed \$10,000.

### Family Transportation Benefit

When injuries covered by this policy result in an Insured Person being confined as an in-patient in a hospital outside 150 km from the Insured Person's city of permanent residence or outside of Canada, and requires personal attendance of a member of the Insured Person's immediate family as recommended by the attending physician, in writing, the Company will pay for the expense incurred by the member of the family, for the transportation by the most direct route by a licensed common carrier to the confined Insured Person, but not to exceed an amount of \$10,000.

***"Member of the immediate family"*** means the spouse, legal or common-law, parents, grandparents, children over age 18, brother or sister of the Insured Person.

### Spousal Occupational Training Benefit

When injuries to the insured Employee shall result in a payment being made by the Company under the Loss of Life benefit section of this policy, the Company will pay in addition:

- a) the expense actually incurred, within 365 days from the date of the accident, by the spouse of the Insured Employee for a formal occupational training program for the purpose of specifically qualifying
- b) such spouse to gain active employment in an occupation for which the spouse would otherwise not have sufficient qualifications.

The maximum payable hereunder is \$10,000.

## Home Alteration and Vehicle Modification Benefit

In the event an Insured Person sustains an injury which results in a payment being made under the Schedule of Losses of this policy, excluding the Loss of Life Benefit, and such injury subsequently requires the use of a wheelchair to be ambulatory, the Company will pay the reasonable and necessary expenses actually incurred within 365 days from the date of the accident for:

- the one-time cost of alterations to the Insured Person's principal residence to make it wheelchair accessible and habitable; and
- the one-time cost of modifications necessary to a motor vehicle utilized by the Insured Person to make the vehicle accessible or driveable for the Insured Person.

Benefit payments herein will not be paid unless:

- 1) home alterations are made by a person or persons experienced in such alterations and recommended by a recognized organization, providing support and assistance to wheelchair users; and
- 2) vehicle modifications are carried out by a person or persons with experience in such matters and modifications are approved by the Provincial vehicle licensing authorities.

The maximum payable under both Items 1. and 2. combined will not exceed \$10,000.

## Day Care Benefit

If an Insured Person suffers loss of life in a covered accident while the policy is in force as to such Insured Person, the Company will pay, in addition to all other benefits payable under the policy, a "Day Care Benefit" equal to the reasonable and necessary expenses actually incurred, subject to the lesser of 5% of the Insured Person's Principal Sum amount or a maximum of \$5,000 per year, on behalf of any dependent child of the Insured Person who is enrolled in a legally licensed Day Care centre on the date of the accident or who enrolls in a legally licensed Day Care centre within 365 days following the date of the accident.

The "Day Care Benefit" will be paid each year for four (4) consecutive years, but only upon receipt of satisfactory proof that the child is enrolled in a legally licensed Day Care centre.

**"Dependent Child"** means either a legitimate or illegitimate child, adopted child, step-child or any child who is in a parent-child relationship with the Insured Person and who is unmarried, twelve (12) years of age and under and dependent upon the Insured Person for maintenance and support.

If at the time of the accident, there are no dependent children who qualify, the Company will pay an additional benefit of \$2,500 to the designated beneficiary.

## Special Education Benefit

If an Insured Employee, who has elected Family Plan coverage, suffers **loss** of life in a covered accident while the policy is in force as to such Insured Employee, the Company will pay, in addition to all other benefits payable under the policy, a "special education benefit" equal to 5% of the Insured Employee's Principal Sum amount, (subject to a maximum of \$5,000 per year), on behalf of any dependent child who, on the date of the accident, is enrolled as a full-time student in any institution of higher learning beyond the 12th or 13th grade level, or was at the 12th or 13th grade level and subsequently enrolls as a full-time student in an institution of higher learning within 365 days following the date of the accident.

The "special education benefit" is payable annually for a maximum of four consecutive annual payments but only if the dependent child continues his/her education as a full-time student in an institution of higher learning.

If, at the time of the accident, Family Plan coverage is in force but there are no dependent children who qualify, the Company will pay an additional benefit of \$2,500 to the designated beneficiary.

## Common Disaster Benefit

### (Only Applicable in the case of Family Plan Coverage)

If as a result of a "common accident" the Insured Employee and the Insured Employee's spouse should both lose their lives within one year of such "common accident", the spouse's **loss** of life benefit shall be increased to equal 100% of the Insured Employee's Principal Sum.

The benefit will be payable to and equally divided among the Insured Employee's "surviving children", or, in the case of any "surviving child" who is a minor or otherwise not competent to give valid release, the Company may pay such benefit to the guardian, trustee or other person deemed by the Company to be equitably entitled to receive such benefit. Any payment made by the Company in good faith pursuant to this provision shall fully discharge the Company to the extent of such payment.

"Common accident" means the same accident or separate accidents occurring within the same 24 hour period.

**"Surviving children"** means the Insured Employee's dependent children as defined in the definition of "eligible dependents" applicable to the policy provided such children survive both the Insured Employee and the Insured Employee's spouse **by** at least 24 hours.

## Continuance of Coverage

In the case of employees of the Policyholder who are (1) laid-off on a temporary basis, (2) temporarily absent from work due to short-term disability, (3) on leave of absence, or (4) on maternity leave, coverage shall be extended for a period of twelve (12) months, subject to payment of premiums.

If an employee of the Policyholder assumes other occupational duties during the leave or lay-off period, no benefits shall be payable for a **loss** occurring during the performance of such other occupation.

### **Extended Family Benefit**

If an Insured Employee, who had insured his/her family members, suffers **loss** of life in a covered accident, coverage may be extended for the spouse and dependent children for a maximum of six (6) months if premiums are paid.

### **Conversion Privilege**

In the event that the insurance provided by this policy should terminate for any of the following reasons:

- a) termination of employment or membership, except mandatory retirement because of age; or
- b) termination of eligibility for any reason, except age or termination of the group or blanket policy or plan,

the Insured Person shall, subject to the conditions hereinafter stated, be entitled to have issued to him, without evidence of insurability, a policy of insurance (hereinafter referred to as "the converted policy") by making written application therefor within thirty-one (31) days after such termination of insurance and by paying the first premium applicable to the class of risk to which the Insured Person belongs, to the Insured Person's attained age, and to the form and amount of insurance provided. The converted policy shall take effect on the date of such termination of insurance or on the date of application for the converted policy, whichever is later.

The converted policy shall provide indemnity for accidental death and dismemberment in an amount not to exceed the amount applicable to the Insured Person under the group policy.

The converted policy may exclude any condition or hazard applicable to the Insured Person at the time of termination of previous insurance under this policy. Any benefit otherwise payable under the converted policy shall be reduced by the amount of any such benefit payable under this policy after the termination of such insurance.

If the converted policy made available hereunder in the jurisdiction where this policy was issued cannot be lawfully issued to an applicant for conversion under the applicable laws and regulations of (1) the jurisdiction where application for conversion is made, or (2) the jurisdiction where he resides when his application for conversion is made, then he shall have the option of converting to a policy on such other form as the Company is then offering for conversion of insurance hereunder in the jurisdiction where he resides.

Coverage for dependents, if any, may be converted on the same basis if the covered dependent ceases to be eligible for any reason other than age. Unless prohibited by statute or regulation in the province having jurisdiction, absolute assignment of all rights, privileges and interests under this policy, including the right to apply for such conversion, is hereby expressly permitted.

## Waiver of Premium

If an Insured Employee, under age 65, is totally disabled while this policy is in force and the Insured Employee provides satisfactory evidence of total disability to the Company on an annual basis, the Company will then waive the payment of each premium which falls due with respect to the Insured Employee. Subject to all the terms and conditions of the policy, except with respect to the non-payment of premium or the termination of the master policy, waiver of any premium as herein provided will continue with respect to the Insured Employee until age 65. If the Insured Employee ceases to be disabled and he/she returns to employment with the Policyholder and is a member of an eligible class, insurance with respect to the Insured Employee may be continued upon resumption of premium payments by the Insured Employee of the Policyholder.

**"Total Disability"** as used herein shall mean disability resulting from accident or sickness which prevents engagement in any business or occupation and performance in any work for compensation or profit; and has existed continuously for a period of at least twelve (12) months or is in accordance with the waiver of premium requirements under the Policyholder's Group Life Insurance Policy.

## Exclusions

This policy does not cover loss caused by or resulting from any one or more of the following:

- A. intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane;
- B. declared or undeclared war or any act thereof;
- C. accident occurring while the Insured Person is serving in the Armed Forces of any country or international authority and actively at war (any premium paid to be returned by the Company pro rata for any such period of full-time active duty);
- D. travel or flight in any vehicle or device for aerial navigation, including boarding or alighting therefrom,
  - i) while being used for any test or experimental purpose; or
  - ii) while the Insured Person is operating, learning to operate or serving as a member of the crew thereof; or
  - iii) while being operated by or for or under the direction of any military authority, other than transport type aircraft operated **by** the Canadian Armed Forces Air Transport Command or the similar air transport service of any other country; or
  - iv) any such aircraft or device which is owned or leased by or on behalf of the Policyholder or any subsidiary or affiliate of such Policyholder, or by an Insured Person or any member of his/her household; or
  - v) while being used for fire fighting, pipeline inspection, powerline inspection, aerial photography or exploration.

## How to Make a Claim

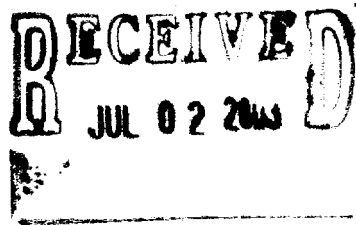
Claim forms are available from your employer. Upon completion, all claims **should** be sent to:

**ACE INA Insurance**  
#1445 - 885 West Georgia Street  
Vancouver, B.C.  
V6C 3E8

MUNICIPAL PENSION PLAN

*A Guide  
for Plan  
Members*

2002



Municipal  
Pension Plan



## For more information, contact:

### Municipal Pension Plan

Pension Corporation

PO Box 9464 Stn Prov Govt

Victoria BC V8W 9V8

Victoria (250) 953-3000

Vancouver (604) 660-5366

Toll-free

in BC 1-800-668-6335

in North America 1-800-663-8823

Fax (250) 356-9592

Web pensions.bc.ca

E-mail MPP.PensionCorp@gems5.gov.bc.ca

To administer the Municipal Pension Plan, the Pension Corporation must collect and maintain a considerable amount of personal information about our members. This information is used only to carry out our responsibilities under the *Public Sector Pension Plans Act* and the Municipal Pension Plan Rules. All information is treated as confidential to protect the privacy of all plan members.

This publication provides general information about the pension plan and is based on the relevant plan documents (statutes, regulations and rules). If there is a discrepancy between this publication and the plan documents, the plan documents will apply.

## Canadian Cataloguing in Publication Data

Municipal Pension Plan (B.C.)

A guide for plan members. -- 2000-

Annual (Irregular)

"General information about your pension plan."

ISSN 1492-2495 = Guide for plan members

1. Municipal Pension Plan (B.C.) - Handbooks, manuals, etc.
2. Local officials and employees - Pensions - British Columbia - Handbooks, manuals, etc. I. British Columbia Pension Corporation.

JS1721.B7M86 331.25'29135214'09711 COO-960090-6

Revised February 2002

# Welcome!

Welcome to the British Columbia Municipal Pension Plan. This guide will introduce you to the plan and the benefits it offers.

Even if you've just started working and retirement seems a long way off, there are some things you should know about your pension plan now. This guide provides you with a general overview of the plan's main features and explains how your pension will be calculated, as well as the effect on your pension should you:

- take a leave of absence or time off to raise a child,
- move from one job to another,
- pay back a refund of contributions,
- leave work entirely,
- become disabled or die before you retire, or
- decide to retire.

For detailed fact sheets (*Pensionfacts*) on-line, or a glossary of pension terms, visit our web site at **pensions.bc.ca**.

**The information in this guide is current as of February 1, 2002. All of this information is subject to change at any time. Therefore, please see our web site at pensions.bc.ca.**

# *Introducing the Pension Corporation*

i

## **The Pension Corporation**

- has a client base of over 300,000 pensioners and active contributors.
- pays benefits of about \$1 billion per year, and
- works with about 800 public sector employers.

On April 1, 2000, the Superannuation Commission became the Pension Corporation. We continue in our role as administrator for the Municipal Pension Plan. Our address, phone and fax numbers remain the same. Our new web site address is [pensions.bc.ca](http://pensions.bc.ca).

The Pension Corporation administers six public sector pension plans, including the Municipal Pension Plan.

The British Columbia Investment Management Corporation, which replaces the Office of the Chief Investment Officer, became operational on January 1, 2000. This new corporation continues to be responsible for the investment and management of the pension funds.

These changes follow the pension reform legislation (Public Sector Pension Plans Act) passed in July 1999.

## *Joint Trusteeship*

As of April 5, 2001, the Municipal Pension Plan moved to joint trusteeship with a Municipal Pension Board of Trustees consisting of eight people appointed by the plan member partners and eight people appointed by the plan employer partners.

The board's duties include establishing investment policy, recommending changes in benefits and funding policy, and directing the application of pension plan rules. The board appoints an independent actuary to assess the plan's financial health every three years through an actuarial valuation.

The previous statutory pension plan regulations were continued under joint trusteeship and are now known as the Municipal Pension Plan Rules.

# Contents

## MUNICIPAL PENSION PLAN

### *Pension Basics*

What is the Municipal Pension Plan?	1
Am I automatically enrolled in the plan?	1
What are my contributions to the plan?	
How are they deducted?	2
What are the age rules for different employee groups?	2

## PLANNING FOR YOUR FUTURE

### *Pension Overview*

How does the plan work?	3
What is service?	3
What are reduced and unreduced pensions?	4
What is the reduction?	5
The basic pension formula gives me an annual pension amount. How will you calculate my monthly pension payment?	5

## WHILE YOU ARE WORKING

### *Pension Details*

What information can I expect to receive about my pension?	9
Are my pension contributions subject to income tax?	9
Can I contribute to RRSPs at the same time I am contributing to the Municipal Pension Plan?	9
What happens if I go on a leave of absence?	10
What about child-rearing time?	11
What if I become disabled while I'm still working?	12
What if I die before I retire?	12
What is the pre-retirement death benefit?	13

# IF YOU LEAVE WORK OR DECIDE TO RETIRE

## *Your Options*

What happens if I decide to leave my job?	15
What if I'm just moving from one Municipal Pension Plan employer to another?	15
Is there any way I can move my service time to another pension plan entirely?	16
What if I take a refund but return to work for a Municipal Pension Plan employer later?	16
What should I do when I decide to retire?	17
Where can I go for additional information about my pension or help in planning for my retirement?	17
What if I disagree with the corporation's decision about my pension benefit?	18

# MUNICIPAL PENSION PLAN

## *Pension Basics*

### Membership

You are an **active member** while you are:

- working and contributing to the Municipal Pension Plan, or
- on a leave of absence or collecting long-term disability plan benefits.

You are an **inactive member** while:

- your contributions remain on deposit with the plan, following termination of employment.

Once you retire and begin to collect your pension, you become a **retired member**.

### YMPE

The Year's Maximum Pensionable Earnings (YMPE) is the maximum salary, including overtime, upon which Canada Pension Plan contributions are made, as set by the federal government. We post the current YMPE on our web site each year.

YEAR	AMOUNT	35% OF YMPE
1998	\$36,900	\$12,915
1999	\$37,400	\$13,090
2000	\$37,600	\$13,160
2001	\$38,300	\$13,405
2002	\$39,100	\$13,685

### What is the Municipal Pension Plan?

The Municipal Pension Plan is a defined benefit plan, where your pension is based on your age, your years of pensionable service and the average of your highest five years of salary (not necessarily your last five years). It is not based on your contributions to the plan or on the investment performance of the plan's assets. The advantage of this kind of pension plan is that your pension is paid for your lifetime, and may continue for the lifetime of your spouse or eligible dependant (depending on the option you choose at retirement).

### Am I automatically enrolled in the plan?

Enrolment is mandatory for full-time, permanent staff after their probationary period (unless waived to an earlier date by the employer), and for full-time staff employed on a continuous basis for one year.

Part-time employees have the option to enrol if they complete two years of continuous employment and in each of two consecutive calendar years earn at least 35% of the YMPE, including overtime and other payments, exactly as for the calculation of contributions to the Canada Pension Plan (see sidebar).

Part-time employees can also be enrolled upon resolution of an employer in accordance with the terms of a negotiated collective agreement.

Once enrolled, you must continue to contribute to the Municipal Pension Plan until termination of employment with that employer. If you move to another employer in the Municipal Pension Plan with a break in service of less than 30 days, you must immediately begin contributing for the new employment as well.

Any employee who has the option to enrol in the Municipal Pension Plan but chooses not to enrol must sign a waiver, which is filed with the employer.

The Municipal Pension Plan Rules include the power to name the employers to which the plan applies.

## **What are my contributions to the plan? How are they deducted?**

As a member of the Municipal Pension Plan, you contribute both to this plan and to the Canada Pension Plan (CPP) through automatic deductions from your salary. How much these contributions are depends on the YMPE (see sidebar, page 1).

Employee contribution rates are currently set at:

- 6.0% of your salary up to and including the YMPE
- 7.5% of your salary above the YMPE

Your employer also contributes to the Municipal Pension Plan on your behalf. Employers contribute at a rate based on the number of employees, their salaries, ages and occupations. The rate is updated annually.

Included in the employee and employer contribution is 1% of your pensionable earnings, which is used to help fund additional benefit payments for pensioners to offset the effects of inflation. Please see your employer for a description of what types of pay are considered to be pensionable earnings, or visit our web site at [pensions.bc.ca](http://pensions.bc.ca).

If you accrue 35 years of pensionable service, your contributions to the plan cease. You continue to be an active member until you terminate employment.

### **For police officers and firefighters...**

Earliest retirement age for most Municipal employees is 55. However, for police officers and firefighters the earliest retirement age is 50. Thus, earliest retirement age is expressed throughout this book as 55 (50).

## **What are the age rules for different employee groups?**

Certain public safety occupations have different rules based on age. Canada Customs and Revenue Agency defines which groups of employees fall within “public safety occupations.” Age rules for these occupations are indicated in this guide in parentheses.

# PLANNING FOR YOUR FUTURE

## *Pension Overview*

### Single Life Pension, No Guarantee...

...is a pension payable for as long as you live. It gives you the highest possible monthly pension payments, but your beneficiary will receive nothing. Payments stop at the end of the month in which you die.

### Example: Retirement

You have 25 years of pensionable service, are age 60 or older, earned an average of \$50,000 in your five highest salary years and the previous year's YMPE is \$38,300. Your basic municipal annual pension to age 65 will be \$25,000 per year.

Pension Benefit Formula

$$2\% \times \$50,000 \times 25 = \$25,000$$

Reduced at age 65 or date of death, if earlier, by:

$$0.70\% \times \$38,300 \times 25 = \$6,703$$

Single Life, No Guarantee    \$18,297  
(or \$1,525 monthly)

### How does the plan work?

If you become “vested,” the plan will give you a lifetime pension, starting when you retire. After your death, depending on what kind of pension option you chose at retirement, the plan may continue to pay pension benefits to your spouse (if you have one) for his or her lifetime, or to another beneficiary for a set period, or it may pay a lump sum payment to your estate.

You are “vested” in the Municipal Pension Plan (which means you are entitled to a pension commencing at earliest retirement age 55 [50] or later) after you have accumulated two years of contributory service with some or all of that service after December 1997. You are also vested if you accumulate any contributory service after age 60 (55).

Your pension—based on the average of your highest five salary years—increases at a rate of 2% for each year of pensionable service, to a maximum of 35 years. The basic pension formula is:

#### Prior to age 65

$$2\% \times \text{Five-year Highest Average Salary (HAS)} \times \text{Total Pensionable Service}$$

#### At and after age 65

2% X Five-year Highest Average Salary (HAS) X Total Pensionable Service  
minus the Bridge Benefit, which is calculated at:

$$0.7\% \times (\text{lesser of previous year's YMPE or HAS}) \times \text{Pensionable Service after Jan. 1, 1966}$$

The basic pension formula is based on the single-life pension, with no guarantee (see sidebar).

### What is service?

**Pensionable service** is your actual working time—the number of years (full-time equivalent) you spend working as a member of the Municipal Pension Plan. It is used to calculate exactly how much your monthly pension benefits will be.

You earn one month of pensionable service when you are present and working full-time every workday during that month. If you work half of the month, you will receive half a month of pensionable service.



### **Example 1** (Unreduced)

You are 60 (55) years old and have two or more years of contributory service. You can retire with an unreduced pension.

### **Example 2** (Unreduced)

You are 57 (52) years old and have 33 (28) years of contributory service. You have hit the 90 (80) factor and can retire with an unreduced pension.

### **Example 1** (Reduced)

You are 56 (51) years old and have 32 (27) years of contributory service. You have not hit the 90 (80) factor, and you can retire with a reduced pension. The reduction will be 6% (3% for each year under the rule of 90 [80]).

### **Example 2** (Reduced)

You are 55 (50) years old and have 20 years of contributory service. You can retire with a 15% reduction in the pension benefit formula (3% for each year under age 60 [55]).

This reduction continues unchanged after age 65.

Contributory service is the number of years you (and/or your employer) made contributions to the Municipal Pension Plan. It is used to determine if you are eligible for a pension, and whether your pension will be reduced (and by how much) should you decide to retire before age 60 (55) or 65 (60).

You earn one month of contributory service when you earn any pay that month, and you and/or your employer make the required contribution for that time. You are vested (eligible for a pension) after two years of contributory service.

See pages 11 and 12 for details on other ways to accrue service.

## **What are reduced and unreduced pensions?**

Under the Municipal Pension Plan, you may apply for a pension as early as age 55 (50). However, if you retire before age 60 (55) and you do not meet minimum age plus contributory service requirements, your pension will be reduced.

It works like this:

- You will receive an unreduced pension if, at the date of your retirement, you are:
  - age 55 (50) to 59 (54) and your age plus contributory service equals 90 (80)
  - age 60 (55) or older, with two or more years of contributory service
  - age 65 (60) or older, with fewer than two years of contributory service, providing you are a contributor to age 65 (60) or older.
- You will receive a reduced pension if, at the date of your retirement, you are:
  - age 55 (50) to 59 (54) with two years or more of contributory service, but your age plus contributory service total less than 90 (80)
  - age 60 (55) to 64 (59) with fewer than two years of contributory service, provided you are a contributor to age 60 (55) or older.

### Example: Retirement December 31, 2000, at age 57

You are 57 years old and are retiring when you terminate employment. You have 25 years of pensionable service, and the average of your five highest salary years is \$39,000. You have a total of 25 years of contributory service.

Your pension will be reduced by 9% (3% for each year you are under age 60).

Your basic annual pension to age 65 would be:

$$2\% \times \$39,000 \times 25 = \$19,500$$

$$\$19,500 \times 91\% = \$17,745$$

(reduced by 9%)

Reduced at age 65 (or date of death, if earlier) by the bridge benefit of:

$$.7\% \times \$38,300 \times 25 \times 91\% = \$6,099$$

(reduced by 9%)

$$\text{Single life pension, no guarantee} = \$11,646$$

$$\text{Single life pension, guaranteed 10 years} = \$11,355$$

$$\text{Single life pension, guaranteed 15 years} = \$11,005$$

$$\text{Joint-life pension, (if member and spouse are the same age)} = \$9,922$$

plus the bridge benefit of \$6,099.

## What is the reduction?

If you decide to retire early and you do not have enough years of contributory service to reach the **90 (80)** factor, a reduction factor will be used to calculate a reduced pension for you. The bridge benefit is also proportionately reduced,

Your pension will be reduced by 3% per year for every year that your age is less than the age at which you would be eligible for an unreduced pension with the same service, to a maximum reduction factor of **15%**, if you terminate employment:

- on or after July **15, 1999**, with at least **10** years of contributory service, at age **50 (45)** or older, but before age **55 (50)**, or
- at age **55 (50)** or older but before age **60 (55)**, with at least two years of contributory service, or
- at age **60 (55)** or older but before age **65 (60)**, with fewer than two years contributory service.

Otherwise, the reduction is **5%** to a maximum of **25%**.

Reductions are pro-rated by month for partial years.

## The basic pension formula gives me an annual pension amount. How will you calculate my monthly pension payment?

The basic pension formula is really only the beginning. Several other factors also have to be taken into account in calculating your final monthly pension payment, including:

### 1. The pension plan option you choose

The Municipal Pension Plan offers a number of different pension plan options, all of which provide you with a series of equal amounts over a specific period. Most include a provision that allows you to have your monthly pension payments continue to a spouse or beneficiary after your death for a set period from your date of retirement.

## For the Municipal Pension Plan,...

spouse means:

- the person you are legally married to and, for the two-year period immediately before the relevant time (e.g., retirement or death), were not living separate from; or, if this does not apply,
- the person, of the same or opposite sex, who has lived with you in a marriage-like relationship for the two-year period immediately before the relevant time.

## Inflation Adjustment Account (IAA)

A separate account made up of a percentage of employee and employer contributions, plus interest. The funds are used to pay for cost-of-living increases, provided there are sufficient funds in the account.

Under BC law, your pension is considered a family asset. If you have a spouse, you are required to select a pension plan option that ensures a *minimum of 60%* of your monthly pension will go to your spouse on your death (unless your spouse gives up that right by signing a **Spousal Waiver**).

## 2. The bridge benefit, if you are under 65 when you retire

Like most pension plans in this country, the Municipal Pension Plan is integrated with the Canada Pension Plan. This means that while you are working, you are making contributions to both the Municipal Pension Plan and the Canada Pension Plan.

### *Your pension before age 65*

If you retire before age 65, your pension from the Municipal Pension Plan will include a temporary monthly payment, the bridge benefit. The bridge benefit is designed to “bridge” the gap between your early retirement income and your income after age 65. This bridge benefit is included in the basic 2% pension formula, as shown on page 3.

The bridge benefit is calculated this way:

$0.7\% \times (\text{lesser of previous year's YMPE or HAS})$   
 $\times \text{Pensionable Service after January 1, 1966.}$

This is the amount that is taken off the basic pension at the earlier of death or age 65. This amount will be reduced if your basic pension is reduced, using the same reduction factor. Your beneficiary will not receive the bridge benefit after your death.

### *Your pension at age 60*

You may apply for a reduced CPP benefit as early as age 60.

This will not affect your Municipal pension. You will continue to receive your Municipal pension, with the bridge benefit, at the same time as you receive your reduced CPP benefit, until you turn 65, or die, if earlier.

### *Your retirement income at age 65*

Once you turn 65, if you have been receiving a reduced CPP benefit, that reduced pension will continue exactly as it has been.

You will no longer receive the bridge benefit from the Municipal Pension Plan. As a result, your Municipal pension will drop by the amount of the bridge benefit. The remaining lifetime portion of your pension will remain constant, subject to annual cost-of-living increases if money is available in the inflation adjustment account (see sidebar).

## Health Benefit Coverage

Health benefit coverage is a contingent benefit; that is, the benefits are not guaranteed. Coverage may be changed at any time by the Municipal Pension Board of Trustees, including, but not necessarily limited to, increasing, decreasing or eliminating:

- a) coverage for people and benefits, or
- b) amounts for premiums and deductibles.

## limited member

Upon separation or divorce, your spouse or ex-spouse (including a common law spouse, if they have a separation agreement) may be designated as a "limited member." The limited member is entitled to a share of your plan benefit (paid directly by the corporation) but is not entitled to group benefits, such as medical plan coverage.

if you have not been receiving a reduced CPP benefit, you may apply at age 65 to receive an unreduced CPP benefit in addition to your Municipal pension, with no bridge benefit.

Also at age 65, you may apply to receive the federal Old Age Security benefit payments.

The lifetime pension you chose at retirement plus the bridge benefit tire indexed annually up to the cost of living provided there are sufficient funds in the inflation adjustment account of the pension fund.

### 3. Whether you are required to pay all or part of your health care coverage

When you retire, your current employer health care plan will no longer cover you or your spouse and dependent children.

As a retired member of the Municipal Pension Plan, you may apply for health benefit coverage under the BC Medical Services Plan, the extended health benefits plan and the dental plan.

Be sure to check the cancellation date of your existing coverage to avoid any lapse in coverage between your retirement date and the effective date of coverage under the pension plan.

All these benefits are dependent on there being sufficient employer contributions to meet the costs. Therefore, the group benefits available to retired members are not guaranteed features of the Municipal Pension Plan.

### 4. If you are required by a separation agreement or court order to divide your pension with a former spouse

Upon receipt of the necessary documents the Pension Corporation will divide your pension benefit based on your separation agreement or court order. If it is not divided until retirement, or after you retire, the Pension Corporation will pay your spouse's portion directly to him or her, with income tax deducted. For more information, see *Dividing the Pension When a Spousal Relationship Ends*, available on our web site at [pensions.bc.ca](http://pensions.bc.ca).

## 5. If you are eligible to transfer service from another plan

Effective October 1, 1999, the **Interplan Pension Transfer Agreement** replaced the BC Family of Plans portability arrangement. Plans that have signed the new transfer agreement are:

- College Pension Plan
- ICBC Pension Plan for Bargaining Unit Employees
- ICBC Pension Plan for Management and Confidential Employees
- Municipal Pension Plan
- Public Service Pension Plan
- Teachers' Pension Plan
- Workers' Compensation Board Superannuation Plan

Other plans may fall under the terms of the agreement in the future.

If you have had membership in one or more of the above plans, please read the *Pensionfacts, Interplan Pension Transfer Agreement*, available on our web site at **pensions.bc.ca**, for a description of your options.

The Municipal Pension Plan has transfer agreements with a number of other pension plans both in BC and elsewhere across the country, including the federal public service pension plan. There are no transfer agreements with plans outside Canada.

To find out if you are able to carry pension rights from another plan, please write to the Pension Corporation. The corporation will advise you if you are entitled to those rights.

# WHILE YOU ARE WORKING

## *Pension Details*

---

### **What information can I expect to receive about my pension?**

The corporation will send you a personalized *Member's Benefit Statement* once a year while you are contributing to the Municipal Pension Plan.

This annual statement will list your:

- earliest retirement date,
- earliest retirement date with an unreduced pension,
- years of contributory service,
- years of pensionable service,
- contributions over the past year, and
- total contributions to date.

Your statement will also show pension estimates into the future.

### **Are my pension contributions subject to income tax?**

As with RRSPs, when you pay into the Municipal Pension Plan, the income tax on the amount you pay is deferred. However, Canada Customs and Revenue Agency will require that you pay the income tax later when you actually receive your pension benefits. The tax rate will be based on your retirement income, rather than your past working income.

### **Can I contribute to RRSPs at the same time I am contributing to the Municipal Pension Plan?**

You may be able to contribute to RRSPs while you are contributing to the Municipal Pension Plan. However, since you are already contributing to a pension plan, which is also a tax-deferred retirement benefit, your RRSP contribution limit will be affected.

Every year, the corporation will send you a *Pension Adjustment* (PA) statement—containing details provided by your employer about your salary and service in the previous year—through your payroll office sometime before the last day in February. You must include the statement with your yearly income tax return. You will be advised by Canada Customs and Revenue Agency on your *Notice of Assessment* how much RRSP contribution room you will have for the current year.

## leave of absence and long-term disability

If your employer's LTD plan is approved by the Pension Corporation, you continue to accrue service while on LTD.

If your employer's LTD plan is **not** approved by the Pension Corporation, you do not accrue service. However, up to five years can be considered a leave of absence and you can purchase that time within five years of returning to work, or before terminating employment, whichever comes first.

Contact your employer to determine if their LTD plan is approved by the Pension Corporation.

## What happens if I go on a leave of absence?

This depends on a number of factors, including whether the leave is paid, partially paid or unpaid. For more information, read the *Pensionfacts, Purchasing Leaves & Absence*, available on our web site at [pensions.bc.ca](http://pensions.bc.ca).

For more information about family leave, refer to the Employment Standards Branch web site at [www.labour.gov.bc.ca/esb/parental.htm](http://www.labour.gov.bc.ca/esb/parental.htm).

During a paid leave of absence, your payroll office will continue to deduct pension plan contributions for you. Your pensionable service and contributory service will continue to accumulate.

During a *less than full pay* employer-approved leave of absence, your payroll office will continue to deduct pension plan contributions for you based on the salary paid during your leave. Your pensionable service and contributory service will continue to accumulate in proportion to your pay. For example, if you are earning half your regular pay, you will accumulate half your regular pensionable service and your full contributory service.

You may decide, however, that you would like to apply to the Municipal Pension Plan for the right to make the full contributions for the leave, ensuring that you are able to keep all your valuable pensionable service time. This is called "purchasing" your leave of absence.

During an *unpaid* employer-approved leave of absence, your payroll office will not deduct any pension plan contributions for you, but you are still considered to be a plan member. Again, this means that you may apply to the Municipal Pension Plan for the right to contribute for the time you were on the unpaid leave, and you won't lose any valuable pensionable time.

During a *deferred salary* leave plan, your payroll office will continue to deduct pension plan contributions for you on your gross salary while you are saving for your period of absence. When you eventually are on the leave of absence, it is a leave of absence without pay.

## important!

To purchase a leave of absence, you must have been a member of the Municipal Pension Plan when you took that leave.

if you were a member of the Municipal Pension Plan when you took time off to raise a child, you may be able to count that time as part of your contributory service. Use the **Child-rearing Declaration** form to apply.

## For the Municipal Pension Plan...

**Child-rearing time** is defined as full-time absence from your job with a plan employer to directly and actively care for your own dependent child under the age of seven.

## What about child-rearing time?

If you take time off work to raise a child, you may be able to count that time away as part of your contributory service.

Unlike a leave of absence, you do not “buy” child-rearing time. Rather, the plan will count the time you took off as regular contributory service, which could be beneficial to you if you decide to retire under age 60 (55), and if including your child-rearing time would help you reach the 90 (80) factor for an unreduced pension.

To qualify for child-rearing time, you must:

- accumulate pensionable service both before and after taking time off to raise a child,
- take an employer-approved leave of absence or terminate employment specifically to raise a child (you must not work and earn income with your own or another employer),
- not contribute to any registered pension plan during the child-rearing time, and
- pay back any refund of contributions you may have taken for service immediately before the child-rearing period. See the back of the **Child-rearing Declaration** form for details.

You may apply for any number of child-rearing periods, up to a total of five years. To apply, get a copy of the **Child-rearing Declaration** form, available on our web site at [pensions.bc.ca](http://pensions.bc.ca). Attach certified copies of your child's birth certificate or adoption papers, then send them to the plan. You must apply for child-rearing time while you are still an active plan member, *before* you retire or terminate employment.



## Canada Pension Plan

If you are disabled, you may also be eligible for a disability pension from the Canada Pension Plan.

For information about Canada Pension Plan disability pensions, call 1-800-277-9914.

## What if I become disabled while I'm still working?

### Long-term Disability (LTD)

If you become disabled, you may be entitled to receive benefits from an approved group long-term disability plan. Please consult your human resources or payroll department.

If you are eligible to receive benefits from the long-term disability plan, and the plan is approved by the Pension Corporation, you will not be required to pay contributions to the Municipal Pension Plan while you are receiving benefits from the approved long-term disability plan, but you will continue to accumulate contributory and pensionable service.

### Disability Pension

If your long-term disability plan benefits end, or you are not eligible for long-term disability, you may be eligible to apply for either a disability pension (if age 60 [55] or under) or a regular pension (if age 55 [50] or over) from the Municipal Pension Plan.

To apply for a disability pension, the plan will need a written letter from you, formally applying for a Municipal Pension Plan disability pension within two years of your last contribution or deemed contribution to the plan.

For more information contact the Municipal Pension Plan.

## What if I die before I retire?

If you die before retirement, your beneficiary—the person who will receive any benefits owing from your years of contributing to the plan—is automatically your spouse. If your spouse chooses to waive this right by signing the spousal waiver on the **Nomination of Beneficiary** form, you can nominate an alternate eligible beneficiary. This form is available on our web site at [pensions.bc.ca](http://pensions.bc.ca).

If you do not have a spouse, your beneficiary will automatically be your estate unless you choose to name someone else.

If you die while working and contributing to the Municipal Pension Plan, your employer will advise the plan of your death, and the plan will contact your beneficiary. The pre-retirement death benefits your beneficiary receives will depend on your length of service and your age.

If you die while still a plan member but are not contributing at the time (you left your Municipal job, for example, but your pension funds remain on deposit), your beneficiary must apply directly to the Municipal Pension Plan.

### To name a beneficiary...

fill out the **Nomination of Beneficiary** form if you do not have a spouse or, if you want to nominate an eligible beneficiary other than your spouse.

**If you do not have a spouse...**

and you choose not to name a specific person as your beneficiary, your estate is automatically your beneficiary and your will, if you have one, will determine what happens to your benefits. If you choose to leave your estate as your beneficiary, you may want to ensure your will indicates how you would like your pension benefits distributed.

## **What is the pre-retirement death benefit?**

**Pre-retirement death benefits are paid to your beneficiary if you die before you retire, and while your contributions are still on deposit with the Municipal Pension Plan.**

**For details on any benefits payable to your beneficiary, read the *Pensionfacts, Pre-retirement Death Benefits*, available on our web site at [pensions.bc.ca](http://pensions.bc.ca).**

# IF YOU LEAVE WORK OR DECIDE TO RETIRE

## *Your Options*

### **It may be to your advantage to leave your contributions on deposit.**

If you decide to leave your current job, but you think you will work again within the Municipal Pension Plan or for another employer with a different pension plan, you may want to leave your contributions on deposit in the Municipal Pension Plan.

By doing so, you may increase your eligibility for certain benefits or future improvements to the plan.

### **Commuted Value**

If you took a commuted value transfer for a previous period of service, that service cannot be reinstated.

### **What happens if I decide to leave my job?**

If you decide to leave your current job, your employer will complete a **Termination Notice** and send it to the Pension Corporation. The corporation will then send you a **Termination Selection Statement**.

You must decide on one of the options outlined in the statement, then complete and return the **Termination Selection Statement** to the corporation.

For details about your options at termination see the *Pensionfacts, Terminating Employment*, available on our web site at [pensions.bc.ca](http://pensions.bc.ca).

### **What if I'm just moving from one Municipal Pension Plan employer to another?**

Each Municipal Pension Plan employer is considered a separate employer. That means your contributions to the Municipal Pension Plan will end as soon as you leave your current employer, even if you are simply moving to another Municipal Pension Plan employer. However, if your break in service is 30 days or less, you must start contributing again as soon as you begin with your new employer. This also applies if you start working at a second employer in the pension plan while continuing to work and contribute to the Municipal Pension Plan with your previous employer. You should inform your new employer if this is your situation.

You must leave your contributions on deposit in the plan when you move to another Municipal Pension Plan employer and you continue contributing. If there is a delay before you start contributing with your new employer, you may be able to choose whether to leave your contributions on deposit or to receive a termination benefit.

If you decide to take either a refund or a commuted value transfer of your contributions, you will be considered a new plan member when you start contributing with your new Municipal employer. If you took a refund, under certain conditions it may be possible to reinstate the refund and the service associated with it. If you take a commuted value transfer, you cannot reinstate that service at a future date.

## Time limits

Because there are often time limits associated with transfer agreements we recommend that you apply for transfer very soon after you start your new job.

## Important!

If you:

- worked in the past for a BC public sector pension plan employer, and took a refund of contributions when you left that job, or
- took a refund from the Municipal Pension Plan that included only contributions made prior to January 1, 1998,

you may be eligible to reinstate your refund(s) and increase your pensionable service.

## Is there any way I can move my service time to another pension plan entirely?

You may be able to transfer your pension credits to another pension plan—it depends on whether the Municipal Pension Plan has an agreement with that plan.

If there is an agreement with your new plan, and if you leave your contributions on deposit with the Municipal Pension Plan, you may be able to arrange for a transfer of service to your new plan. Or, if you accumulated service in another plan before you joined the Municipal Pension Plan, you may be able to add that service to your Municipal pension. (See “If you are eligible to transfer service from another plan,” on page 8).

To find out if you are able to transfer service to or from another plan, please contact the Municipal Pension Plan.

## What if I take a refund but return to work for a Municipal Pension Plan employer later?

### After January 1, 1998:

- If you take a refund of your contributions that included contributions for service accumulated after January 1, 1998, then decide to return to work at another Municipal employer, you will not be able to pay back that refund.

### Before January 1, 1998:

- If you take a refund of your contributions for service accumulated before January 1, 1998, then decide to return to work at a Municipal Pension Plan employer later, you may be able to pay back that refund and “reinstate” your pensionable service time.

You can apply to pay back a refund before you terminate or retire; however, you are charged interest on the refund, so it's best to apply as soon as possible.

Note that you can only take a refund of **your** contributions; contributions made by your employer on your behalf remain in the plan.

For details, read the *Pensionfacts* on reinstating refunds available on our web site at [pensions.bc.ca](http://pensions.bc.ca).

## Certified True Copies.,

are copies of original documents, verified by an outside person.

Your payroll office, a doctor, lawyer, notary public, minister of religion, police officer, postmaster, accountant or municipal clerk may certify photocopies of your birth certificate and any other documents.

## Keep us informed

Please help us keep your file up-to-date. Let the Municipal Pension Plan know if you change your name, move, marry, separate or divorce.

## What should I do when I decide to retire?

When you are within one year of retirement, you should contact the Municipal Pension Plan for a pension estimate.

You must **make** your request in writing and include:

- your full name, mailing address, work and home telephone numbers, social insurance number and birth date,
- your spouse's name and birth date (please state if you do not have a spouse),
- the name of your employer, and
- your estimated retirement date (last day of pay).

Once your request is received, you will be sent a retirement kit containing everything you need to apply for your pension.

## Where can I go for additional information about my pension or help in planning for my retirement?

You can download Municipal Pension Plan publications from our web site at **pensions.bc.ca**. Your employer also **has** access to our publications. Or, you can phone our automated publications distribution line at (250) 356-0688.

For information specific to your pension, contact your human resources or payroll department. We regularly provides retirement information to all employers. Many Municipal employers have access to our web site, and you can ask your human resources or payroll department to visit the site and use the information there to put together an estimate of your pension, or find answers to many of your important questions.

The corporation provides retirement seminars at the request of employers or employer/employee associations. Visit our web site at **pensions.bc.ca** to find out about the next seminar in your area, or ask your employer.

## **What if I disagree with the corporation's decision about my pension benefit?**

You can appeal any decision made by the Municipal Pension Plan that directly relates to you and pertains to the application of plan rules. Some examples of plan rule categories are enrolment, purchase of service, termination of employment, retirement and survivor benefits. You can get a copy of the appeals brochure from the Municipal Pension Plan or from our web site at **pensions.bc.ca**.

Direct your appeal to the Pension Board Secretariat:

### **Municipal Pension Board of Trustees**

**Pension** Board Secretariat

PO Box 9460 Stn Prov Govt

Victoria BC V8W 9V8

Phone (250) 387-8200

Fax (250) 387-4199

E-mail [Pension.Appeals@gems3.gov.bc.ca](mailto:Pension.Appeals@gems3.gov.bc.ca)

MUNICIPAL PENSION PLAN

## What do you think about this guide?

The Pension Corporation is dedicated to providing you with the best service possible and to meeting your needs. You can assist the corporation by filling out this questionnaire, and forwarding your comments to:

**Pension Corporation**  
Communications Branch  
**PO Box 9460** Stn Prov Govt  
Victoria BC V8W 9V8  
Fax: (250) **356-9591**

Thank you.

1. Does A *Guide for Plan Members* provide the type of information you require about your pension?  
☐ yes ☐ no  
Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. Is the information clearly presented? Well organized? Easy to follow and understand?  
☐ yes ☐ no  
Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. What information needs more/better explanation? Is anything missing?  
\_\_\_\_\_  
\_\_\_\_\_
4. What do you like best?  
\_\_\_\_\_  
\_\_\_\_\_
5. What do you like least?  
\_\_\_\_\_  
\_\_\_\_\_
6. How would you rate the presentation and appearance of A *Guide for Plan Members*?  
☐ excellent ☐ good ☐ fair ☐ poor  
Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
7. Overall, how would you rate the content of A *Guide for Plan Members*?  
☐ excellent ☐ good ☐ fair ☐ poor  
Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
8. Other comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## **Municipal Pension Plan**

**Pension Corporation**

**PO Box 9464 Stn Prov Govt**

**Victoria BC V8W 9V8**

**Victoria (250) 953-3000**

**Vancouver (604) 660-5366**

**Toll-free**

**in BC 1-800-668-6335**

**in North America 1-800-663-8823**

**Fax (250) 356-9592**

**Web [pensions.bc.ca](http://pensions.bc.ca)**

**E-mail [MPP.PensionCorp@gems5.gov.bc.ca](mailto:MPP.PensionCorp@gems5.gov.bc.ca)**