



THE CATHOLIC INDEPENDENT SCHOOLS
of Vancouver Archdiocese
EMPLOYEE BENEFIT PROGRAMME

BASIC ELEMENTS OF OUR PLAN

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

Life Insurance	2 x SALARY
Accidental Death & Dismemberment	2 x SALARY
Short-term disability	66.67 % of weekly earnings
Long-term disability	67 % of monthly earnings
(1) Dental (Single / Family coverage)	
Plan A: Basic treatment	100% coverage of dental fee guide No deductible – No annual limit
Plan B: Major treatment	50% coverage of dental fee guide \$1000 calendar year maximum
Plan C: Orthodontics	50% coverage of dental fee guide \$3,000 lifetime maximum
(2) Extended Health (Single / Family coverage)	
In-Canada expenses	80% coverage of eligible expenses \$25 annual deductible
Emergency Out-of-Country expenses	100% coverage of eligible expense No deductible \$1 million maximum
Critical Illness	\$10,000 lifetime maximum
Voluntary Critical Illness	\$25,000 - \$300,000
Registered Pension Plan (RPP)	<u>New applicants:</u> 3% or 7% Employer-matched tier

* Voluntary RPP Contributions are not matched by employer

For detailed information regarding these benefits, please refer to the appropriate **Booklet** on the CISVA website that pertains to your applicable Benefit Class.

BENEFIT CLASS STRUCTURE

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

- ① Approval of Optional Life coverage is subject to underwritten provisions being met by Great-West Life Assurance
 ② Approval of Optional Critical Illness coverage is subject to underwritten provisions being met by Industrial-Alliance Pacific

③ Benefit Class 100

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

Year	Year's Maximum Pensionable Earnings (YMPE)	Employee Earnings (35% of YMPE)
2012	\$50,100	\$17,535
2011	\$48,300	\$16,905
2010	\$47,200	\$16,520

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

INSURANCE CARRIERS - corresponding insured benefits:



Great-West Life Assurance Company

- Life Insurance
 - Optional life insurance
 - Short-term Disability Insurance
 - Long-term Disability Insurance
- } These 4 benefits are employee only benefits
- Extended Health Insurance
 - Dental



Industrial Alliance-Pacific

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



Great-West Life Assurance Company- Group Retirement Services

- **Defined contribution** Registered Pension Plan
- Participation is not mandatory at time of employment. However, once you join the Registered Pension Plan (RPP), you **cannot** opt-out

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

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

- 3% - new or existing employees
- 7% - new or existing employees
- 7.5% - employees in their 15th year of service
- 8% - employees in their 20th year of service
- 9% - employees in their 25th year of service

For **all other employees** participating in the pension plan, subject to benefits offered by your "Employer" in your employment contract, you would contribute to the Plan by payroll deduction an amount as indicated in the chart above.

AGE RESTRICTIONS on BENEFITS

1. LIFE INSURANCE:

- Age 65 - reduces to one (1) times the contract salary
- Age 70 - terminates completely

2. ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE:

- Age 70 - terminates completely

3. LONG TERM DISABILITY:

- Age 65 - Terminates completely

4. CRITICAL ILLNESS:

- Age 69 - maximum age a new employee can be at time of employment to join this benefit
- Age 80 - terminates completely

5. REGISTERED PENSION PLAN:

- Age 55 or older: on formal declaration of retirement
 - Transfer pension to own plan
 - Receive annuity or L.I.F. as pension

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



RETIREE BENEFITS (Benefit Class 5 participants)

Retiree benefits are available when immediately leaving employment permanently:

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

Cost calculated to equal both employer and employee premiums, plus a \$2.00 monthly administration fee.

- No upper age limit. Renewable yearly.
- No medical exam required.
- Coverage is similar to that of an active employee.
 - Out-of-Country coverage is limited to \$10,000 per person, per calendar year.
- You enrol and pay the Benefit Administration Office directly.



SURVIVORS BENEFITS

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

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