FAMILY VISIONS INCORPORATED
POLICY AND PROCEDURE MANUAL

POLICY: **BENEFITS** **(Out of Scope Employees)**		POLICY NO: HR:001
	DATE Issued: October 6, 2015	PREVIOUS POLICY NO/NAME: AD01-10 BENEFITS
	DATE Reviewed: March 28, 2023	RELATED DOCUMENTS:
APPROVED BY: Board of Directors	DISTRIBUTION: Human Resources APPLICATION: Out of Scope Employees	

POLICY:
To provide Family Visions Inc. out of scope employees with a health care benefit package and long term disability (LTD).

PROCEDURE:

1. All employees of Family Visions must complete an application for the health care benefit package.
2. Enrolment is mandatory for all eligible employees.
3. Premiums will be cost-shared by the employer and employee. Except as set forth herein, the Employer portion for health-care benefits will be 75% and Employee portion will be 25%.
4. If an employee elects to participate in the benefits program while on unpaid leave, the employee will be responsible for 100% of their health benefit premium and 100% of their LTD benefit premium.
5. This policy should be read in conjunction with the General Provisions as outlined in the Benefits Booklet. In the event of a conflict between this policy and the Benefits Booklet regarding eligibility or entitlement, the Benefits Booklet shall prevail.

ELIGIBILITY

Employees working more than 20 hours per week will be entitled to a health-care benefit package and long term disability. Enrolment is mandatory for all eligible employees.

PROBATION

Employees will have a 3-month probation period prior to entitlement to the health-care benefit package and long-term disability.

SICK LEAVE

An employee will be entitled to continue coverage while on sick leave by using the sick days they have accumulated while employed with Family Visions, provided they present a medical

letter from their doctor. It is the employers' option to request a letter from a doctor of the employers' choice. The employer will be responsible for paying for all additional medical requests. Should sick leave extend past the sick days accumulated, the employee will be responsible for paying 100% of the cost of the premiums.

Employees who have depleted their accrued sick leave wishing to continue coverage will be required to fill out the Election to Continue Group Insurance form prior to the depletion of their sick leave. Failure to do so will result in the employee being deemed to have declined continued coverage.

WELLBEING DAYS

Definition: Wellbeing days are to be used to recharge and focus on yourself. Well-being days are deducted from your sick time and are provided at the request of the employee. Wellbeing Days can be used without explanation when employees have personal needs, such as appointments, illnesses or injuries, taking care of a family member, dealing with personal emergencies, volunteering at or taking part in a community event, and so forth.

After one year of continuous full-time employment, FVI Out of Scope Employees are entitled to request up to three Wellbeing Days per fiscal year. Requests are documented as per FVI practice for Out of Scope Employees.

PARENTAL LEAVE

An employee planning to return to work, and wanting to remain a member of the benefits plan during his/her parental leave, can do so up to a maximum of eighteen months and will be expected to pay 100% of the costs of premiums (employer and employee) upon his/her leave of employment.

Employees wishing to continue coverage during their parental leave will be required to fill out the Election to Continue Group Insurance form prior to their leave commencing. Failure to do so will result in the employee being deemed to have declined continued coverage.

LONG TERM DISABILITY

In the event that an employee who is currently a member of **Family Visions** Group Benefits plan discontinues work due to either disability or other legislated leave as outlined by Employment Standards Manitoba, **Family Visions** may allow the employee to continue as a member of the Group Insurance plan.

Continuation of coverage under the Group Insurance Plan will be according to, but not limited to, the following conditions:

a. If an employee elects to participate in the benefits program while on unpaid leave, the employee will be responsible for 100% of their health benefit premium and 100% of their LTD benefit premium.
b. Employee may continue on plan for a maximum of one year after their last day of active employment, after which, eligibility shall cease and benefits will be terminated.

Employees wishing to continue coverage during their period of long-term disability will be required to fill out the Election to Continue Group Insurance form prior to their leave commencing. Failure to do so will result in the employee being deemed to have declined continued coverage.

All payments will be made by way of post-dated cheques submitted in advance ONLY. This allows for easier administration.

SUBMITTING CLAIMS

Claims will be submitted according to the program provider.

TERMINATION

a) Health Care Benefits: In the event that employment is terminated, health care benefits will be terminated at 11:59 PM on the same day.
b) Long Term Disability: In the event that employment is terminated, long term disability will terminate at 11:59 PM on the same day. Premiums will be not be refunded for the portion of the said week.