

| Corporate Policies and Procedures | | | |
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| DEPARTMENT: Human Resources | | | POLICY #: C-01 |
| POLICY: Health Benefits & Life Insurance | | | |
| DATE: OCT 30/91 | REV. DATE: MAY27/09 | COVERAGE: Full-time Employees | PAGE #: 1 of 4 |

POLICY STATEMENT:

The County of Renfrew maintains a comprehensive insurance and health care benefits package for full-time employees and their dependants.

PROCEDURE:

1. Consult the appropriate Union Contract for any deviations; consult the benefits policy through the Human Resources Department for detailed policy provisions.
2. Benefits documentation for a new employee is completed during the first week of employment and submitted to the Payroll Office for implementation.
3. The following apply to eligibility:
 - (a) Health Care benefits for full-time employees are effective from the date of employment; and
 - (b) benefit coverage may be all single or all family, but not split.
4. The following apply to eligible dependants:
 - (a) dependants eligible for benefits (major Medical and Dental) are the spouse or common-law spouse, and the unmarried children or step-children or common-law children under twenty-two (22) years of age (or under twenty-five (25) years of age if in full-time attendance at a college or university) of an insured employee, including children over twenty-one (21) who are incapable of self sustaining employment by reason of a physical or mental handicap;
 - (b) no employee can receive health coverage for a dependant if that dependant is in the full-time service of any land, sea, or air force outside of Canada and the United States;

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- (c) a common-law spouse is defined as a person with whom the employee has co-habitated for the past twelve (12) months and whom the employee represents as his/her legal spouse; and
 - (d) common-law children are defined as the employee's children or the common-law spouse's children who reside with, and are in the care and custody of, the employee and the common-law spouse.
5. The following apply to change of status and beneficiary:
- (a) changes in an employee's marital status and dependants, e.g. single or family coverage, changes due to spousal benefit coverage, or a change of beneficiary, must be reported to the Human Resources Department immediately to ensure that proper documentation is completed; and
 - (b) submit Employment Record and accompanying benefits election documentation.
6. Benefit continuation and payment of premiums are affected by leaves of absence. Please see appropriate Leave Policies to confirm Benefit Continuation.
7. Full-time employees of the County are required to participate in the following Health Care Benefits:
- (a) Major Medical Plan (includes Semi-Private Hospital and Extended Health Care):
 - (i) Major Medical coverage is provided on a single or family basis;
 - (ii) details regarding enrolment, coverage, and claims are outlined in the Group Benefits Booklet. Refer also to the appropriate Employment By-law for premium sharing details; and
 - (iii) a Drug Card is provided to employees for administrative purposes;

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(b) Dental Plan:

- (i) the Dental Plan is provided on a single or family coverage basis;
- (ii) details regarding enrolment, coverage, and claims are outlined in the Group Benefits Booklet; and
- (iii) refer also to the appropriate Employment By-law for premium sharing details;

(c) Spousal Exemption:

- (i) exclusions from the above Major Medical and Dental Care Plan is permissible only if coverage is provided by the employee's spouse; and
- (ii) evidence of spousal coverage or loss of spousal coverage must be provided in order for the employee to change status.

8. Basic Group Life Insurance is provided to full-time employees only.

9. Accidental Death & Dismemberment Insurance pays an amount equal to the basic Life Insurance benefits in the event of accidental death or dismemberment.

10. Optional Life Insurance is available to full-time employees who participate in the Basic Group Life Insurance Program:

- (a) further information is outlined in the Group Benefits Booklet;
- (b) refer also to the appropriate Employment By-law for premium sharing details.

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11. Optional Accidental Death & Dismemberment Insurance is available to full-time employees who participate in the Basic Group Life Insurance Program:
- (a) further information is outlined in the Group Benefits Booklet;
 - (b) refer also to the appropriate Employment By-law for premium sharing details.