

<b>Corporate Policies and Procedures</b>			
<b>DEPARTMENT:</b> Human Resources			<b>POLICY #:</b> C-01
<b>POLICY:</b> Health Benefits & Life Insurance			
<b>DATE:</b> OCT 30/91	<b>REV. DATE:</b> <b>FEB26/15</b>	<b>COVERAGE:</b> Full-time Employees	<b>PAGE #:</b> 1 of 3

**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.
  - (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 **disability**.
  - (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.
  - (c) A common-law spouse is defined as a person with whom the employee has cohabitated for the past twelve (12) months and whom the employee represents as his/her legal spouse.
  - (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.

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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.
  - (b) **An Employment Record with accompanying benefits election documentation must be submitted to the Human Resources Department.**
  
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.
    - (iii) A Drug Card is provided to employees for administrative purposes.
  - (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.
    - (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.
    - (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.

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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.
  
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.