

**POLICY: BENEFITS PLAN FOR NON-UNION EMPLOYEES**

**SECTION: II – General Policies – Human Resources**

**MOTION#/DATE: 02 – – May 13, 2002**

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### **Policy Statement**

The Toronto Public Library provides a comprehensive benefits plan for all non-union employees who meet the eligibility requirements.

### **Eligibility**

All active full-time non-union employees are eligible for these benefits from their first day of employment. The cost of the benefits is paid for in full by the Library.

All temporary non-union employees are eligible for benefits after the completion of six (6) months of continuous service. The cost of the benefits is paid for in full by the Library.

All part-time non-union employees are eligible for benefits after the completion of six (6) months of aggregate service. Part-time employees are required to pay fifty percent (50%) of the benefit premium.

### **Benefits Plan**

The benefits plan for active non-union employees provides a harmonized level of benefit for Life Insurance, Accidental Death and Dismemberment, Optional Life Insurance, Long Term Disability, Health Insurance and Dental Insurance.

All of the benefits provided, with the exception of optional life insurance, are paid for by the Library. Employees who elect to purchase optional life insurance coverage, in addition to the basic coverage provided by the plan, must pay for this benefit.

## **Retiree Benefits**

In addition to being eligible for benefits as an active non-union employee, full-time employees are also eligible to receive benefits when they retire up to the age 65. The benefit plan for retirees provides a harmonized level of benefit for Life Insurance, Health Insurance and Dental Insurance. The criteria for a full-time employee to be eligible to receive retiree benefits is to retire on an immediate pension. Part-time and temporary employees who do not meet the grandparenting provisions outlined below are not eligible to receive retiree benefits.

Grandparenting provisions for retiree benefits are available for employees who are within five years of being eligible to retire or have 10 years of credited service (as defined under OMERS) with the Toronto Public Library, at the time of implementation, to the employees' former retiree benefits if more generous. The retiree benefits are applicable from the first date of retirement.

The current OMERS regulation provides the following criteria for all employees:

- age 50; or
- age 50 and 82 points (age plus credited service plus eligible service); or
- age 50 and 30 years of credited service and eligible service.

If a retired employee dies prior to his/her sixty-fifth (65<sup>th</sup>) birthday, the employee's spouse and eligible dependants, if any, shall continue to be covered by the applicable benefits (except life insurance) up to the date on which the retired employee would have reached age 65.

The same applies to active employees, if they were eligible to elect early retirement at the time of their death.

When a retired employee reaches age 65, all benefit coverage ceases, with the exception of life insurance coverage. A \$5,000 policy will be maintained for life. This also applies to employees who retire at age 65. The cost of the benefits is paid for by the Library.

## Benefits Plan Detail

### 1. Active Employee Benefits

BENEFIT	DETAILS
Life Insurance	2 x annual salary
Optional Life Insurance	Coverage: In units of \$10,000 to a maximum of \$500,000 for employee & \$200,000 for spouse
Dependant Life Insurance	Nil
<b>AD&amp;D</b>	2 x annual salary
Optional AD&D	Nil
<b>LTD</b>	
Coverage	75% of earnings
Maximum	\$7500/month
Tax Status of Disability Income	Taxable
Inflation Adjustment	Nil
<b>HEALTH</b>	
Reimbursement of Eligible Expenses	100%
Deductible	Nil
Drug Coverage	Generic Prescription (Benefit Card, Legally require a prescription)
Paramedical	Yes. Physiotherapy unlimited. The services of a psychologist, chiropractor, osteopath, podiatrist and masseur to a maximum of \$500 per person, per benefit year, per specialist (after OHIP if applicable)
Hospital	Semi-Private
Vision Care	\$225/24 months
Out of Country	Yes (Emergency Coverage Only)
Private Duty Nursing	Maximum \$25,000 every 3 years

BENEFIT	DETAILS
<b>DENTAL</b>	All reimbursement is based on the Ontario Dental Association Fee Guide for General Practitioners
Basic Coverage	100% Unlimited
Major Restorative Coverage	80% (\$5,000 per year limit)
Orthodontic Coverage	50% (\$5,000 per lifetime limit)

## 2. Early Retiree Benefits – To Age 65

BENEFIT	DETAILS
Life Insurance	2 x annual salary
Optional Life Insurance	Nil
Dependant Life Insurance	Nil
<b>AD&amp;D</b>	Nil
Optional AD&D	Nil
<b>LTD</b>	
Coverage	Nil
Tax Status	N/A
<b>HEALTH</b>	
Reimbursement	100%
Deductible	Nil
Drug Coverage	Generic Prescription (Benefit Card, Legally require a prescription)
Paramedical	Yes. Physiotherapy unlimited. The services of a psychologist, chiropractor, osteopath, podiatrist and masseur to a maximum of \$500 per person, per benefit year, per specialist (after OHIP if applicable)
Hospital	Semi-Private
Vision Care	\$225/24 months
Out of Country	Yes (Emergency Coverage Only)
<b>DENTAL</b>	All reimbursement is based on the Ontario Dental Association Fee Guide for General Practitioners
Basic Coverage	100% Unlimited
Major Restorative Coverage	80% (\$5,000 per year limit)
Orthodontic Coverage	50% (\$5,000 per lifetime limit)

## 3. Retiree Benefits – Post Age 65

Benefit	Details
Life Insurance	\$5,000 Flat Amount

