Purpose:

The Township is committed to the well-being of its employees and as such offers a full benefits package to all permanent full-time employees.

Scope:

This policy applies to all employees classified as permanent full-time. Contract and permanent part-time employees may also join the benefits program under the conditions outlined in this policy.

Policy:

1. OMERS Pension Plan: All permanent full-time employees shall, as a condition of employment, become members of OMERS effective on the date of hire. The Township will pay the required employer contribution into the OMERS plan for each contributing employee.

   The OMERS plan is optional for other than continuous full-time employees once the eligibility criterion in each of the two (2) years prior to application has been met:

   - the employee has earned at least 35% of the Years Maximum Pensionable Earnings (YMPE); or,
   - the employee has worked 700 hours.

   As per previous practice, should OMERS provide a Contribution Holiday the Township of Selwyn will match an employee contribution of up to 4% of the employee’s wages to the CIBC Group RSP.

2. Medical Services: Drug Plan to be paid 100% by employer and Dental Plan to be paid 100% by employer. Vision Care Maximum of $250.00 per child each year and $250 per adult every 2 years. Dental Care 100% coverage based on the current year Ontario Dental Association Schedule of Fees. Deluxe Travel coverage to be paid 100% by the employer. Employee Assistance Program to be paid 100% by the employer. Any applicable deductible will be reimbursed to the employee upon submission of a receipt.
Permanent part-time and contract employees are eligible to participate in the plan provided they meet the criteria for OMERS participation. These employees must pay 50% of the cost of the benefits program. Payment is processed through payroll deduction. If these employees are off work for a period longer than one month for any reason, they must continue payments for benefits through post-dated cheques.

Eligible active permanent full time employees participating in the Township plan shall be covered beyond the age of 65 as outlined below:

- Health Benefits have no age limit, however at age 65 the Ontario Drug Benefit becomes the first payor of the benefits.
- Dental Benefits has no age limit.
- Travel coverage terminates at age 70
- Employee Assistance Program has no age limit for active employees
- LTD coverage terminates 3 months before 65th birthday
- Short Term Disability coverage terminates at age 65
- Life Insurance and A.D&D coverage terminates at age 71, however at age 65 benefits reduce by 50% to a maximum of $175,000.

Permanent active part-time employees and Council members participating in the Township plan pay 50% of the premium cost of their benefits. These employees are only eligible for Health, Dental and travel. As above, Health and Dental have no age limit, however Travel terminates at age 70.

3. Retirement Benefits:

a) Employees retiring to an OMERS pension should contact OMERS to confirm their planned retirement date to ensure a continuity of income. The effective date of a normal retirement pension will be the first day of the month following the month of the member’s retirement. OMERS pensions are payable in equal monthly instalments on the first day of the month, for that month (that is, not in arrears).

b) Upon retirement of an employee to an OMERS pension and provided that the employee has worked for the Corporation, which includes the former municipalities that now make up the Corporation, for a minimum of fifteen (15) years, the semi-private hospital care, extended health plan, vision care, dental and deluxe travel plans as set out in Sections 2 and 6 will continue to be paid by the employer. This coverage shall remain in effect from the date of retirement for a period of ten (10) years or to age 65.

c) A permanent employee who is retiring to an OMERS pension and who provides 6 months written notice to their supervisor of his/her pending retirement will be provided with a monetary retirement benefit calculated based upon his/her annual vacation entitlement as of January 1st of the retirement year. This monetary benefit is intended to act as an incentive for retiring employees and to provide working notice to the Corporation. Employees are not entitled to take this benefit as vacation time in lieu of payment.
4. Life Insurance: Two times annual salary.
5. Accidental Death and Dismemberment: Two times annual salary.
6. Semi-Private Hospital Coverage: 100% Coverage
7. Sick Leave, Weekly Indemnity and Long Term Disability are provided as outlined in the Sick and other Medical Leave Policy 3.10.

Related Documents:

- Sick and other Medical Leave Policy 3.10
- Benefits Booklets