

## Day Group

### Employee Benefits Package Highlights (2017)

This is a very brief overview of our benefits plan. Be sure to read your benefits booklet for further medical details. You will be provided with a Benefit Card once you have reached 3-months of employment. Drugs and dental expenses are covered with this card. All other expenses are paid up-front and claims submitted for reimbursement.

#### **Medical Benefits:**

Our medical / health benefits and life insurance are administered through **Sun Life Insurance**. The benefit year runs from January 1 to December 31.

**Eligibility:** You are eligible for benefits on the day following three (3) consecutive months of employment. Each employee's certificate for the family covers \$5,000 in health benefits. Dependent children are eligible until the end of their 21<sup>st</sup> year (to the day the child turns 22) if in school full-time and financially dependent upon you, residing at your home or listing you as their home address. Common-law status is available after one year of proven joint-residency or with the birth of a biological child.

- Prescriptions at 100% coverage
- Paramedical practitioners (physio, massage, chiropractor, chiroprapist, etc) to \$1,500/yr.
- Medically necessary equipment (casts, wheelchairs)

#### **The plan also offers:**

- Dental care at 100% coverage to \$1,000 per person
- Vision Care at \$200 per person every 2 years and \$50 towards eye exams

**Claims:** Paper claims can be submitted by mail, or electronically through the secure Sun Life website. You will be provided with a How-to Guide for paper claims, and a How-to Guide to register for e-claims on the Sun Life website. Electronic claims can be reimbursed directly to your bank account, normally within 2 business days. Paper claims take 2-3 weeks.

#### **Life Insurance:**

##### **Basic Life:**

Amount: 2 x 100% of basic annual base salary (excluding bonuses, overtime, premiums, fees) to a maximum of \$250,000. This benefit is reduced to 50% at age 65, to \$50,000 at age 70, and terminates at age 75.

##### **AD & D**

Amount: **(Accidental Death and Dismemberment - Should you perish accidentally, on the job):** 2 x 100% of basic annual salary (excluding bonuses, overtime, premiums, fees) to a maximum of \$500,000. This benefit is also reduced to 50% at age 65, to \$50,000 at age 70, and terminates at age 75.

##### **Survivor Benefits:**

Surviving spouses /dependents of employees are afforded benefits for a continuing period, depending on length of service at the time of death of the employee. See your benefit booklet for details

## Long Term Disability

When employees are off work for less than 4 months for medical reasons, a medical lay-off is provided to allow you to collect Employment Insurance for that period. Once an employee is aware their medical leave will run beyond the 4 months (called the elimination period), our plan offers Long Term Disability insurance. The income is taxable.

- Amount: LTD pays 66.67% of monthly basic salary (excluding bonuses, overtime, premiums, fees) to a maximum of \$4,500 per month. This benefit terminates at age 65.
- Pre-Existing Condition: If your date of disability is within 12 months of coverage, Sun Life investigates to confirm that you were not previously being treated for the illness which placed you off work.
- Own Occupation Clause: You are covered for a 2 year own-occupation period. Beyond the 2 years, if you are able to work in a different occupation, you are expected to seek alternate employment.

**Travel Benefits:** When travelling, medical benefits are available for a period of 30 days through our agent, Allianz. You can print off a Travel Benefits Card through the secure Sun Life website.

## Employee Assistance Program

Day Group offers confidential counseling sessions with multiple agencies. A list of agencies available is attached to your take-home package. This list is also available on the employee section of our website. You can also contact Alison Taylor in Human Resources for contact information.

Employees are afforded 5 sessions fully paid; 5 sessions cost-shared, per family member. Present your benefit card at the first session. For confidentiality, names are not included on invoices.

## Discounted rates at:

- **Goodlife Gyms** – Sign-up online using your unique payroll code. \$450 per year plus tax.
- **Home / Vehicle Insurance** – Contact Alison in HR for a list of companies or visit the employee section of the company website at: [www.daygroup.ca](http://www.daygroup.ca) – access this site with your unique employee code.

**Social Club:** Your \$3.00 per pay contribution allows the social club to host two annual events (Christmas and golf tournament) and to provide comfort for those who have lost a loved one, or share in celebrating the birth of a child.

## Retirement Savings Plans:

**As of January, 2017, the Day group pension / RSP / TFSA are managed by Manulife.**

- Group Pension Plan – matching contributions at 3%
- Group RSP – capped by CRA at 18% previous year's income with carry-over provision.
- Tax Free Savings Account - capped by CRA at \$5,500 annually with carry-over provision.

More about the Retirement Savings plan follows in the Manulife presentation.