
GROUP BENEFITS POLICY

Title: Group Benefits Policy	Policy Number: HR-16
Topic: Human Resources Oversight: Library Board	Approved: Oct 2, 2023 Revised: Apr 8, 2024 Last Review: n/a Next Review: Oct 2, 2026

POLICY STATEMENT

The Library offers a Group Benefits package to protect the well-being of employees and their families.

PURPOSE

This policy outlines employee eligibility for benefits coverage based on position classification and contracted weekly hours of work.

PROVISIONS

- This policy must be applied in conjunction with Benefits Procedures.
- Benefits may be changed, modified, or removed at the Library’s discretion and in accordance with the insurance carrier’s policy at any time
- Both the Library and employees are responsible for contributing to cover the cost of benefits. Employee benefit costs are subject to change based on the Library’s overall financial sustainability.
- The Library Group Benefits package includes the following benefits for eligible employees:
 - Extended Health Care, Dental, Vision, Employee Assistance Plan (EAP), Group Basic Life Insurance, and Accidental Death and Dismemberment Insurance.
 - Short- and Long-Term Disability Plan (STD and LTD)
 - Local Authorities Pension Plan (LAPP)
 - Health, Wellness, and Learning Benefit
 - Workers’ Compensation Board coverage
- The Library contracts with the City of Beaumont People Services Department to administer STD, LTD, and WCB claims.

Extended Health Care, Dental, Vision, Employee Assistance Plan (EAP), Group Basic Life Insurance, and Accidental Death and Dismemberment Insurance

- Participation is mandatory for permanent employees whose contracted weekly hours of work are twenty-eight (28) hours or greater
- Participation is mandatory for term employees whose contracted weekly hours of work are twenty-eight (28) or greater and whose contract term is greater than one (1) year

- Permanent employees whose contracted weekly hours of work are less than twenty-eight (28) hours and not eligible to participate
- Casual employees and term employees whose contracted weekly hours of work are less than twenty-eight (28) or whose contract term is one (1) year or less are not eligible to participate
- Permanent employees whose contracted weekly hours of work are less than twenty-eight (28) hours and who were enrolled in the City of Beaumont's Extended Health Care, Dental, Vision, Employee Assistance Plan (EAP), Group Basic Life Insurance, and Accidental Death and Dismemberment Insurance Plan prior to December 2023 will continue enrollment under the Library's Plan
- The Library pays 100% of the premiums for Extended Health Care, Dental, Vision, Employee Assistance Plan (EAP), Group Basic Life Insurance, and Accidental Death and Dismemberment Insurance for eligible employees

Short-Term and Long-Term Disability Plan

- Participation is mandatory for permanent employees whose contracted weekly hours of work are twenty-eight (28) hours or greater
- Casual and term employees are not eligible for short- or long-term disability plan enrollment
- Permanent employees whose contracted weekly hours of work are less than twenty-eight (28) hours and who were enrolled in the City of Beaumont's short-and long-term disability plan prior to December 2023 will continue enrollment under the Library's short- and long-term disability plan.
- Employees on short-term disability longer than two (2) weeks or long-term disability do not earn annual vacation while on leave.
- Employees on short-term disability leave or long-term disability leave continue to earn seniority for years of service while on leave.
- Eligible employees pay 100% of the premiums for Short-Term and Long-Term Disability Plans

Local Authorities Pension Plan (LAPP)

- Participation in LAPP is mandatory for permanent employees whose contracted weekly hours of work are 30 hours or greater.
- Participation in LAPP is mandatory for term employees whose contracted weekly hours of work are thirty (30) or greater and whose contract term is greater than one (1) year
- Participation in LAPP is mandatory for permanent employees whose weekly hours of work are greater than twenty (20) hours, and who commenced permanent employment with the library prior to January 1, 2019.
- Permanent employees whose contracted weekly hours of work are less than thirty (30) hours and who commenced employment with the library on or after January 1, 2019 are not eligible to participate in LAPP

- Casual and term employees whose contracted weekly hours of work are less than thirty (30) or whose contract term is one (1) year or less and are not eligible to participate in LAPP

Health, Wellness, and Learning Benefit

- All permanent employees are eligible for the Health, Wellness, and Learning Benefit.
- Casual and term employees are not eligible for the Health, Wellness and Learning Benefit
- The Library pays 100% of the cost of the Health, Wellness, and Learning Benefit at a flat rate of \$1000/eligible staff member per year.

Workers' Compensation Board

- Eligibility for WCB coverage extends to all employees, permanent, casual, or term performing work for the Library unless the workers maintain their own WCB account.

RESPONSIBILITIES

The Director is responsible for maintaining Group Benefit Procedures to support this policy.

Employees will:

- Adhere to this policy and Group Benefit Procedures
- Complete all administrative procedures and forms related to accessing Benefits in a timely manner, including providing any required documentation
- Adhere to the terms and conditions of the Group Benefits programs as outlined by the providers.

Managers will:

- Direct staff to appropriate resources for understanding benefits, including Benefits Procedures
- Assist staff with completing administrative procedures and forms related to accessing Benefits
- Cooperate with City of Beaumont People Services Staff in coordinating benefits claims as needed

The Board will:

- Review this policy every three (3) years.

LEGISLATIVE AND POLICY AUTHORITIES

- Occupational Health and Safety Code and Regulations

ADMINISTRATIVE PROCEDURES, GROUP BENEFITS

PURPOSE

This procedure supports Policy HR-16 Group Benefits. It outlines the library's administrative procedures for accessing Group Benefits. It is maintained by Library Management.

EXTENDED HEALTH CARE, DENTAL, VISION, EMPLOYEE ASSISTANCE PLAN (EAP), GROUP BASIC LIFE INSURANCE, AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

The Beaumont Library contracts with Sunlife Insurance to provide Extended Healthcare, Dental, Vision, an Employee Assistance Plan, Group Basic Life Insurance and Accidental Death and Dismemberment Insurance to eligible employees.

Eligible employees will be asked to complete and return a Benefits Enrollment Package to City of Beaumont People Services prior to beginning work with the Library.

Employees can access the Sunlife Benefits Booklet through their online account, accessible [HERE](#). A copy can be found in the online BisTrainer System. The Booklet provides an overview of available benefits and information on how to access benefits.

SHORT-TERM AND LONG-TERM DISABILITY PLAN

The Beaumont Library contracts with Sunlife Insurance to provide a Short-Term and Long-Term Disability Plan to eligible employees. STD and LTD provide eligible staff with a percentage of their salary during medically required illness leaves.

Entitlement:

Eligible employees may begin STD after the 7-day elimination period for illness or immediately after an accident or hospitalization.

If approved, STD is paid at 66 2/3% of weekly pre-disability earnings for up to 17 weeks to a maximum weekly benefit of \$1000. After 17 weeks, if the disability management provider continues to support the leave, the employee moves to LTD, at the same rate of pay as STD until such time as the disability management provider, in consultation with the employee's treatment team, establishes that the employee can return to work, or until retirement age.

Applying for STD:

The Library contracts with the City of Beaumont People Services Department to provide administrative support for short-term and long-term disability leaves

To qualify for STD or LTD, an employee must be under the care of a physician who states they are unable to work for medical reasons.

Employees who require STD should inform their Manager as soon as possible and fill out the Request for Leave of Absence Form located in the Library's online learning system, BisTrainer. The Manager will provide the employee with the STD Plan Member Package. The employee will fill out the Plan Member's Statement Claim for Disability Benefits and have their physician complete the Attending Physician's Statement Disability Claim. The completed package can be returned to City of Beaumont People Services or sent directly to Sunlife as per instructions in the package.

The Manager will inform City of Beaumont People Services as soon as possible when an employee informs the manager that they will be seeking short term disability leave, and should provide: employee name, first day of absence due to illness/disability, planned return date if applicable. City of Beaumont People Services will submit the Employer forms.

Once Sunlife reaches a decision, they inform City of Beaumont People Services who communicate with the Manager and employee.

While on STD:

Employees on STD are responsible for paying STD and LTD premiums while on STD. The City of Beaumont bills employees for the amount monthly while on leave. Employees may review their pay statements to see the amount they will be billed. The Library pays the remainder of benefits premiums while the employee is on STD.

Employees on STD for longer than 30 days will be asked to return all library technology and equipment and will have employee permissions for software and systems removed. Employees on STD for longer than 2 weeks do not accrue vacation or wellness leave during leave.

Employees are required to remain in contact with City of Beaumont People Services, the Library and Sunlife as required to support their claim throughout the duration of the leave. Their Manager may reach out from time to time to maintain supportive contact and a connection to the workplace.

When the employee is ready to return to work, they require a doctor's note and clearance from Sunlife stating they can return.

Moving to LTD:

If an employee is unable to return to work within 120 days, they will be moved to Long Term Disability Coverage. Once an employee moves to LTD, STD and LTD premiums are waived, and they will no longer receive invoices.

Contacts:

Tracy Marzolf, Pay and Benefits Lead, City of Beaumont People Services,
tracy.marzolf@beaumont.ab.ca; 780-292-1526

Related Forms and Documents:

City of Beaumont STD Flow-chart (included)

LOCAL AUTHORITIES PENSION PLAN

Eligible Beaumont Library Employees are enrolled in LAPP, a not-for-profit pension plan, upon hiring. LAPP is a defined benefit pension plan that both you and the Library contribute to. For detailed information on LAPP, head to their website [HERE](#).

Eligible staff are automatically enrolled in LAPP. Employee contributions are automatically deducted from employees' paycheques. To see how much you contribute to LAPP or to see the library's contributions on your behalf, please access your paystub in the Avanti HR system. For current contribution rates, please see the LAPP website [HERE](#).

HEALTH, WELLNESS AND LEARNING BENEFIT

Eligible employees may access \$1000 yearly for health, wellness, and learning. The Library contracts with the City of Beaumont to administer this benefit on our behalf.

A list of eligible expenses is included in Appendix A. New employees may receive a prorated amount based on their start date:

- January 1 through June 30 will receive the full \$1000
- July 1 through September 30 will receive \$500 for their first year of employment only and thereafter will receive the full amount.
- Employees who begin work after September 30 are not eligible for the Health, Wellness and Learning Benefit in their first year of employment but are eligible to the full amount thereafter.

Employees may carry over the full \$1000 or any dollars remaining for one calendar year. Employees may have a maximum of \$2000 in their HWL account.

Employees may use the HWL benefit for anyone in their family that is listed as a dependent under their group benefit plan. Employees who are not eligible for the group benefit plan must use the HWL benefit for themselves.

Employees must make the purchase, then submit a claim for reimbursement. Each claim must be within the guidelines of the program and include a description of how the item(s) meet the criteria.

The HWL Program is a taxable benefit and claims will be paid through the payroll process. Purchases and receipts must be within the calendar year the claim is being made. It is the responsibility of the employee to check with City of Beaumont People Services prior to making a purchase to ensure that it meets the eligibility criteria for the program.

Employees wishing to access this benefit must fill out the Health, Wellness and Learning Fund Application form. A copy can be found in the library's online learning system, BisTrainer. The completed application form, along with official receipt(s) must be submitted to City of Beaumont People Services.

WORKER'S COMPENSATION BOARD CLAIMS

The Library has Worker's Compensation Coverage for all employees and volunteers. If you suffer a work-related injury or illness, you may be eligible for coverage through WCB. It is important to submit paperwork to WCB as soon as possible to ensure coverage is not denied.

For detailed information on WCB coverage and processes, please refer to the [WCB Worker Handbook](#).

If you are injured while working, inform your supervisor or a member of the management team immediately. If you require medical attention beyond first aid, your supervisor will ensure you have safe transport to the supports you require. If you are able, you will submit an Incident Report using the Library's Incident Report form in BisTrainer. If you are unable to submit the report, your Supervisor can assist. It is crucial that you inform a member of the management team as soon as possible so we can submit a report to WCB within 72 hours of your injury.

When you report for medical treatment, you must inform your doctor or health care provider that you were injured at work so they can report the injury to WCB.

Finally, you must submit a report of injury form to WCB. There are a few ways to do this. Please see the WCB website [HERE](#) for detailed instructions.

Once all paperwork is submitted to WCB, your claim will be classified and assigned to an adjudicator. You will be informed of the decision regarding your claim. If your claim is accepted, you will be contacted by your adjudicator to discuss the benefits you are entitled to, along with other service that can help you return to work.

APPENDIX A: LIST OF ELIGIBLE HWL BENEFIT EXPENSES

Fitness Services:

- Fitness club or gym membership
- Registration fees for fitness-related programs, lessons or courses such as aerobics, yoga, dance and martial arts
- Sports team memberships and registration fees
- Annual memberships or daily passes to athletic facilities such as access to golf courses, racquet clubs and ski hills
- Personal trainers, fitness consultants, lifestyle consultants and exercise physiologists
- Registration fees for fitness-related events such as walks, runs and races
- Recreational activity fees such as boating fees, camping, fees and trail passes
- Fees for athletic facilities and equipment rental costs
- Fitness-related apps, software and programs
- Hunting and fishing licenses

Fitness equipment:

- Purchase or rental of exercise equipment such as treadmills, exercise bikes, universal gyms or weights
- Specialized sports equipment such as skates, bikes, non-motorized boats, rackets and clubs
- Fishing, hiking gear and supplies, camping gear, tents and sleeping bags
- Jogging and cycling strollers
- Specialized athletic footwear such as running shoes, golf shoes and swim fins
- Athletic safety equipment such as helmets, eye protection and mouth guards
- Fitness tracking tools and heart-rate monitors such as Fitbit and Apple Watch
- Fitness consoles and accessories, DVDs and downloadable work-out videos

Health Products and Services

- Benefits extension for medical, hospital, dental, and vision costs that aren't fully covered (e.g., eyeglasses, contact lenses, laser eye surgery)
- Nutrition programs and counselling
- Cholesterol and hypertension screening
- Smoking cessation programs and products
- Services provided by iridologists, herbalists, Chinese medical practitioners and acupressurists
- Other alternative wellness services such as Reiki, Rolfing and light therapy

- Stress management programs
- First aid and CPR training
- Health, fitness and lifestyle assessments
- Vitamins and supplements, including herbal products
- Sleeping aids such as weighted blankets, orthopaedic mattresses and pillows, darkening blinds, white noise machines and ear plugs
- Medical alert products and services
- Personal care items such as heating pads, thermometers, teeth whitening kits and denture products
- Life coach services
- Health-related apps, software and programs

Education and Personal Development (For Employees Only)

- Tuition fees for university, college, or continuing education including books and supplies
- Fees for language training and tutoring
- Fees or dues for professional memberships associated with maintaining professional designations
- Hobby or general interest classes and supplies (including cameras)
- Personal computer, accessories and software
- Online courses offered through a recognized educational institution requiring registration
- Lessons, courses, seminars and conferences including books, instruments, supplies and accessories
- Reading materials and book club memberships including e-readers and books
- Finance related apps, software and programs

Green Living

- Public transportation passes
- Solar energy and wind energy products
- Energy home audits, cost to upgrade windows, programmable thermostats and weather tripping
- Lead pip and asbestos removal from home
- Composters, rain barrels, recycling bins, and recycling fees for atypical items such as electronics
- Appliances certified as energy efficient and other energy efficient products for home heating, cooling and lighting such as tankless water heaters and compact fluorescent light bulbs
- Car or bike sharing memberships and usage fees (excluding fuel costs and repair fees)

Safety Initiatives

- Baby safety equipment

- First aid products such as bandages, automated external defibrillators (AED) and disinfectant
- Smoking alarms, carbon monoxide (CO) detectors, fire extinguishers and fire escape ladders
- Personal protective equipment such as safety boots, eye protection and safety gloves
- Life jackets, bear pray, rescue equipment and avalanche kits
- Home security systems and associated fees

Professional Services

- Estate planning, finance investment counselling and tax return preparation
- Legal expenses such as wills, divorces, home purchasing and sales

Examples of products and services not eligible:

- Any apparel including yoga wear, ski jackets and golf shirts
- Any consumables including protein bars, protein shakes, and meal replacements
- Tools
- Alcohol
- Cannabis
- Guns and ammunition
- Gaming consoles and devices
- Headphones
- Childcare expenses, elder-care expenses and pet-care expenses
- Domestic services such as house cleaning and snow removal
- Intelligent personal assistant (IPA) devices
- Cosmetic procedures
- Day-spa services or retreats
- Insurance premiums and services