

<b>STATEMENT of POLICY and PROCEDURE</b>			
Chapter:	Human Resources	SPP No.	<b>HR 4.01.ON</b>
Section:	Benefits	Issued:	Nov. 22, 2019
Subject:	<b>BENEFITS PRINCIPLES</b>	Effective:	Jan. 1, 2020
Issue to:	All Manual Holders	Page:	1 of 2
		Replaces:	<b>HR-04</b>
Issued by:	Community Resource Centre	Dated:	Feb 2017

## **1 POLICY**

1.01 It is the policy of the **Community Resource Centre** to provide fair and equitable benefit plans and programs based on industry practices. The following principles govern considerations regarding the type of benefit programs that may be made available to employees.

- (a) The **Community Resource Centre** believes that employees are primarily responsible for their own welfare and the welfare of their dependants.
- (b) The **Community Resource Centre** may make arrangements to provide appropriate benefit plans/programs that are designed to protect employees from significant financial hardship resulting from unforeseen circumstances. Where plans are provided, reasonable efforts will be made to ensure such plans are competitive with those that are generally in use in the same industry in which we compete.
- (c) The **Community Resource Centre** may contribute to the costs of various plans, where it can afford to do so and where it is general practice to do so in our industry. Costs are shared between the employee and the organization. Employees are expected to contribute to the cost of benefit programs.
- (d) Participation in the **Community Resource Centre's** employee benefits program is mandatory. It can be waived only if the employee has alternate coverage.
- (e) The Board of **Community Resource Centre** may, in its sole discretion, decide upon the following:
  - plan design or modification, including the reduction or increase of benefits;
  - introduction of new plans;
  - selection of carriers;
  - funding arrangements;
  - cost sharing arrangements; and
  - benefits to be provided.

## **2 PURPOSE**

2.01 The purpose of this Statement of Policy and Procedure is to establish the principles to be considered when determining the appropriateness of introducing or modifying benefits plans or programs for employees.

## **3 SCOPE**

3.01 This Statement of Policy and Procedure applies to all employees.

## **4 RESPONSIBILITY**

4.01 The **Executive Director** is responsible for ensuring the consistent application and administration of this policy, throughout the organization, and for approving the introduction of a new benefit plan, or modifications to any existing benefit plans prior to any implementation.

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## 5 DEFINITIONS

None

## 6 REFERENCES and RELATED STANDARD PRACTICES

None

## 7 PROCEDURE

- 7.01 Approved benefit plans and programs shall be communicated through benefit booklets, published by the plan providers. The booklet or plan summary shall outline the essential elements of each benefit plan, cost sharing arrangements, claims procedures, carrier information, and other pertinent information deemed necessary, or advisable, for understanding the various benefit plans.
- 7.02 Employees hired on a continuing basis, whether full-time (35 hours or more per week), or on a part-time basis of at least 15 hours per week\*, will be enrolled in the CRC's benefits plans unless they can demonstrate alternative coverage. These programs include dental care, extended medical coverage according to plan benefits at the time, and life insurance. Full-time enrolled employees will pay 50% of the benefits premiums. The CRC will pay the other 50%. Part-time employees will pay for premiums on a pro-rated basis (See Policy 4.11)
- 7.03 In the case of conflict related to the administration of, or to the benefits provided by, a benefit plan or program, the master contract(s) negotiated with the plan provider(s) and/or regulatory authority shall govern the resolution of such conflict; otherwise, the conflict shall be resolved by the decision of the **Executive Director** in their sole discretion.
- 7.04 Proposed changes to existing benefit programs, or proposals to introduce new benefit programs, shall be submitted to the **Executive Director** for approval. Such proposals shall provide a detailed outline of the reasons for the change or introduction, the design of the benefits program, the proposed effective date of the change or introduction, the number of employees affected by the proposal, and a five-year projection of all costs and/or cost increases associated with the proposal.
- 7.05 When a continuing employee, whether full-time or part-time, knows that they will be away on extended leave, such as for maternity/parental/adoption leave, medical leave or other leave without pay, they must give notice, in writing, at least four weeks in advance of the leave, or as far in advance as possible. If the employee wishes to maintain employee benefits during the leave period, they must: 1. complete the form entitled "Employee Benefits Plan Maintenance"; and 2. provide post-dated cheques to cover their contributions to the benefit plans during their absence. Cheques are to be dated the first of each month and should be in the amount necessary to cover contributions for the month. In the event of a partial month's absence, the amount owing will be adjusted accordingly.