


<b>Corporate Human Resources Policy</b>		Updated: 2023-06-05
Policy No: HR-86-22		
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## ***Non-Union Benefits Policy***

<b>POLICY STATEMENT</b>	The City of Hamilton (“the City”) seeks to attract, retain, motivate and reward its employees by establishing and maintaining a comprehensive and competitive benefits program to support employee and family health and wellbeing.
<b>PURPOSE</b>	The purpose of this policy is to define the various types of Non-Union employee groups and outline the criteria under which they are eligible for benefit coverage. Benefits for the purpose of this policy are defined as Extended Health Care, Dental Care, Group Life Insurance, Employee Optional Life Insurance, Accidental Death & Dismemberment, Income Protection Plan (“IPP”) i.e., Short-Term Disability and Long-Term Disability only. This policy does not determine individual eligibility for IPP.
<b>SCOPE</b>	This policy applies to all eligible Full-Time Non-Union employees and Members of Council as defined within this policy (see Definitions)
<b>DEFINITIONS</b>	The following terms referenced in this Policy are defined as:
<b>Accidental Death and Dismemberment (AD&amp;D)</b>	Benefit paid to the insured in the event of their death due to an accident. Dismemberment benefit may be paid for loss of limbs or sight or another qualifying dismemberment as a result of an accident.
<b>Benefits Provider</b>	A third-party organization that adjudicates and provides administrative services for the benefit Plan.
<b>Contract Length</b>	Eligibility for benefit purposes will be based on the stated contract duration in your employment contract in full months. Days or partial months will not be considered when determining eligibility.
<b>Members of Council</b>	Individuals that are elected or appointed into various positions of Municipal office. This includes the Mayor and Members of Council.
<b>Extended Health Care</b>	The benefits provided for health-related expenses and services that are not covered by existing government plans. This benefit supplements provincial health care.
<b>Full-Time</b>	Any employee whose position is designated as full-time and works the full standard hours during the week. For Non-Union this is minimum of 35 hours per work.

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<b>Homebase Position</b>	The permanent position an employee was last hired into through a posting.		
<b>Income Protection Plan Policy</b>	A Policy that outlines the City of Hamilton’s Income Protection Program, designed to provide eligible employees with an income if they cannot perform their normal duties due to illness/non-occupational injury during both Short-Term and Long-Term disabilities.		
<b>Leave of Absence</b>	A period of absence from work for which the dates are fixed by legislation or by mutual agreement between the Employer and the Employee. Leave of absence includes Pregnancy and Parental Leave of Absence.		
<b>Life Insurance</b>	An insurance policy where the insurer will pay a designated beneficiary(ies) a sum of money upon the death of the insured person.		
<b>Part-Time</b>	Any employee whose position is designated as part-time.		
<b>Permanent</b>	Any employee that is hired without a predetermined termination date.		
<b>Positive Re-enrolment</b>	A periodic process initiated by the Employer and completed by the eligible Employee, that ensures personal benefit information with the Benefits Provider is complete and accurate, which facilitates efficient and accurate claims adjudication		
<b>Senior Leadership Team (SLT)</b>	The executive leadership representing the Department and/or Divisions within the City, reporting to the City Manager, and responsible for leading the activities of the organization, ensuring alignment with Council priorities.		
<b>Taxable Benefit</b>	A payment from an employer to an employee that is considered a positive benefit and can be in the form of cash or other type of payment.		
<b>Temporary</b>	Any employee that is hired with a predetermined termination date.		
<b>Waiting Period</b>	A period of continuous active employment with the City following which the Employee becomes eligible for plan benefits.		



**TERMS & CONDITIONS**

The following terms and conditions apply to this Policy:

- Benefits will only be extended to Full-Time employees as outlined in the entitlement chart below. Part-Time employees (permanent or temporary) are not eligible for benefits. All eligible employees will be required to participate in the benefits outlined in this policy.
- All benefits are employer paid unless otherwise noted. Employees should be aware that certain premiums are considered taxable benefits including life insurance and accidental death and dismemberment insurance.
- If the employee’s home base position is Non-Union, Permanent Part-Time and not eligible for benefits the employee will assume the benefits entitlement based on the temporary role. Benefits entitlement for temporary employees is outlined below.
- The exact provisions of coverage are outlined in the applicable policy between the Plan Sponsor (the City of Hamilton) and Benefits Provider.

**Permanent Full-Time Non-Union Employees**

Group	Waiting Period	Coverage
Senior Leadership Team	Upon Hire	<ul style="list-style-type: none"> <li>▪ Extended Health Care</li> <li>▪ Dental Care</li> <li>▪ Life Insurance</li> <li>▪ Accidental Death &amp; Dismemberment</li> <li>▪ Employee Optional Life Insurance (Employee paid)</li> <li>▪ Preventative Health Assessment</li> <li>▪ Income Protection Plan (Short-Term Disability &amp; Long-Term Disability)</li> </ul>
All Other Employees	3 Months	<ul style="list-style-type: none"> <li>▪ Extended Health Care</li> <li>▪ Dental Care</li> <li>▪ Life Insurance</li> <li>▪ Accidental Death &amp; Dismemberment</li> </ul>



- Employee Optional Life Insurance (Employee paid)
- Income Protection Plan (Short-Term Disability & Long-Term Disability)

**Temporary Full-Time Non-Union Employees**

<b>Contract Length</b>	<b>Waiting Period</b>	<b>Coverage</b>
12 months or less	N/A	<ul style="list-style-type: none"> <li>▪ No Coverage</li> </ul>
24 months or less but greater than 12 months	3 Months	<ul style="list-style-type: none"> <li>▪ Extended Health Care</li> <li>▪ Dental Care</li> </ul>
Greater than 24 months	3 Months	<ul style="list-style-type: none"> <li>▪ Extended Health Care</li> <li>▪ Dental Care</li> <li>▪ Life Insurance</li> <li>▪ Accidental Death &amp; Dismemberment</li> <li>▪ Employee Optional Life Insurance (Employee paid)</li> <li>▪ Five (5) paid sick days per calendar year</li> </ul>

If an existing Temporary Full-Time employee’s contract is extended for the same position within the same department, benefit eligibility will be considered based on the duration of the original contract and any subsequent extensions.

Employees entitled to five (5) paid sick days of leave each calendar can use these days for absences related to personal illness, injury or medical emergency. An employee cannot carry over unused sick days to the next calendar year, the five (5) days of sick leave do not have to be taken consecutively. Employees can take their sick leave in full days or half days.

**Members of Council**

<b>Group</b>	<b>Waiting Period</b>	<b>Coverage</b>
Members of Council	Upon Hire	<ul style="list-style-type: none"> <li>▪ Extended Health Care</li> <li>▪ Dental Care</li> <li>▪ Life Insurance</li> </ul>



- Accidental Death & Dismemberment
- Employee Optional Life Insurance (Employee paid)
- Income Protection Plan (Short-Term Disability & Long-Term Disability)

**Effective Date of Coverage**

All employees will need to satisfy the waiting period noted above prior to being enrolled in the benefit program. The waiting period will only be waived in specific scenario’s as outlined below:

- Waiting periods can be waived where an individual employed on a continuous basis for a minimum of 3 months attains a benefits eligible Full-Time position. The waiver would apply to all benefits.
- For new hires, waiting periods can be waived for Management/Director level positions in consultation with the Talent Specialist. All other waivers will need to be submitted to the Director, HR Systems & Operations with a business rationale for approval. The only benefits eligible for the waiver is Extended Health Care and Dental Care. All other benefits have a mandatory waiting period as noted above regardless of position.
- Senior Leadership Team and Members of Council do not have a waiting period. Coverage is effective on date of hire.

**Positive Re-enrolment**

All benefits eligible employees will be required to participate in the mandatory Positive Re-enrolment process which typically occurs every 5 years.

Failure to comply with the Positive Re-enrolment process will result in the employees Extended Health Care and Dental Care benefits being suspended for the employee and eligible dependents until the positive re-enrolment obligation has been completed. Benefits will be reinstated effective the date the completed package is received by the Benefits section.

Employees will be contacted by the Benefits Section when their participation in the Positive Re-enrolment Process is required.



**Benefits Coverage Beyond Age 65**

Extended Health Care, Dental Care and Short-Term disability benefits will continue while an employee remains employed and eligible for benefits. These benefits cease/end at retirement or termination.

Insured benefits (Group Life Insurance, Employee Optional Life Insurance, AD&D) and LTD cease on the earlier of retirement, termination or when the termination age is met, whichever is earlier. Benefits will end in accordance with the ages noted below:

Benefit Program	Termination Age – Insured Benefits	Termination Age – LTD
Senior Leadership and Members of Council	80	65
All Other Employees	70	65


**Benefits while on a Leave of Absence**


Continued entitlement to benefits is subject to the provisions outlined in the various Leave of Absence policies and associated legislation. Refer to [Leave of Absence Guidelines](#) and Policies.

**Post-Retirement Benefits**

Retiree benefits (Extended Health Care, Dental Care and Life Insurance) will be available to eligible retirees until age 65 if they meet the eligibility criteria noted in the table below.

Group	Eligibility Criteria
Permanent Full-Time Employees	<ul style="list-style-type: none"> <li>▪ was enrolled in Extended Health Care, Dental Care and Life Insurance coverage immediately preceding retirement, and</li> <li>▪ retired from the Employer between the ages of 55 and 65, and is in receipt of an OMERS pension and at the date of retirement had ten continuous years of employment with the Employer, or</li> <li>▪ was terminated after April 1, 1996 for non-disciplinary reasons, while in receipt of LTD benefits.</li> </ul>

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	<table border="1"> <tr> <td>Temporary Full-Time Employees</td> <td>Not eligible for retiree benefits.</td> </tr> <tr> <td>Members of Council</td> <td> <ul style="list-style-type: none"> <li>▪ retired in receipt of an OMERS pension, is at least age 55, and, at the date of leaving office, held office for ten continuous years.</li> </ul> </td> </tr> </table>	Temporary Full-Time Employees	Not eligible for retiree benefits.	Members of Council	<ul style="list-style-type: none"> <li>▪ retired in receipt of an OMERS pension, is at least age 55, and, at the date of leaving office, held office for ten continuous years.</li> </ul>		
Temporary Full-Time Employees	Not eligible for retiree benefits.						
Members of Council	<ul style="list-style-type: none"> <li>▪ retired in receipt of an OMERS pension, is at least age 55, and, at the date of leaving office, held office for ten continuous years.</li> </ul>						
	<p><b><u>Changes to the Benefit Program</u></b></p> <p>The City has, and reserves the unilateral right to, add to, modify, delete or change any of the benefits offered under the benefits program, change any cost to employees of the program (including reducing or eliminating any employer-paid portion of the premium cost) and/or terminate all or a portion of the program, at any time with a minimum of 30 days notice. Retirees will be notified of any changes through the Benefits Provider’s plan member site.</p>						
<b>RESPONSIBILITIES</b>	<p>The following positions and/or departments are responsible for fulfilling the responsibilities detailed in this Policy as follows:</p>						
<b>Employer</b>	<ul style="list-style-type: none"> <li>▪ Administration of the benefits program;</li> <li>▪ Policy maintenance;</li> <li>▪ Periodic audits;</li> <li>▪ Ensure Benefit Booklets are available electronically through the Benefits Providers online portal;</li> <li>▪ Maintain employee and benefit information in a confidential manner and to ensure compliance with privacy legislation;</li> <li>▪ Notify employees when they are required to participate in Positive Re-enrollment.</li> </ul>						
<b>Employee</b>	<ul style="list-style-type: none"> <li>▪ Complete benefit forms as required;</li> <li>▪ Contact Human Resources for any changes related to dependent eligibility and beneficiary(ies);</li> <li>▪ Ensure the employer maintains accurate contact information for the Employee;</li> <li>▪ Submit claims directly to the Benefits Provider for adjudication within the allowable period as outlined in the Benefit Booklet;</li> <li>▪ Contact the benefit provider customer service center if they have questions related to claims.</li> </ul>						
<b>COMPLIANCE</b>	<p>Employees are responsible for any claim payments incurred by ineligible dependents if they have failed to provide notice that claimants are no longer eligible for coverage.</p>						

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<b>RELATED</b>	<p>The following related documents are referenced in this Policy:</p> <ol style="list-style-type: none"> <li>1. <a href="#">Leave of Absence Guidelines</a> and related Leave of Absence Policies</li> <li>2. Benefit Contract – 85801H1</li> <li>3. Booklets – 85801H1</li> <li>4. Income Protection Plan</li> </ol>		
<b>HISTORY</b>	<p>This policy was originally drafted by Human Resources and approved by Council on 2022-07-04</p> <p>The policy was updated by Human Resources to add the definition 'Contract Length' on 2022-22-04.</p> <p>The policy was updated by Human Resources to indicate that Non-Union, Permanent Part-Time employees will assume the benefits of their temporary role on 2023-06-05.</p>		