



Catholic Independent Schools of Vancouver Archdiocese

Employee Benefit Programme

BASIC ELEMENTS OF OUR PLAN

Mandatory participation is required; however, for (1) Dental & (2) Extended Health benefits, you can waive those specific benefits only if you are covered as a dependent spouse through your spouse's employer plan.
Eligibility Requirement: the employee must be working a minimum of 20 hours per week on a one-year contract.

Life Insurance (Class 1, 2 and 4)	2 x SALARY *
Accidental Death and Dismemberment (Class 1, 2 and 4)	2 x SALARY *
Short-term disability (Class 1, 2 and 4)	66.67% of weekly earnings**
Long-term disability (Class 1 and 4)	67% of monthly earnings***
(1) Dental (Single / Family Coverage)	
Basic treatment (Class 1, 2, 3, 4, 8 and 5)	100% coverage of dental fee guide No deductible – No annual limit
Major treatment (Class 1, 3, 4, 8 and 5)	50% coverage of dental fee guide \$1,000 calendar year maximum
Orthodontics (Class 1, 3, 4, 8 and 5)	50% coverage of dental fee guide \$3,000 lifetime maximum
(2) Extended Health (Single / Family Coverage) (Class 1, 2, 3, 4, 8 and 5)	
In-Canada expenses	
• Vision	80% coverage of eligible expenses
• Prescription Drugs	\$25 annual deductible
• Paramedical (Massage therapy, chiropractor, etc.)	
Emergency Medical Out-of-Country expenses	100% coverage of eligible expenses No deductible \$1 million maximum****
Family and Employee Assistance Program	
Basic Group Critical Illness	\$10,000
Voluntary Critical Illness	\$25,000 - \$300,000
Optional Life Insurance	\$50,000 - \$300,000
Registered Pension Plan (RPP)	New applicants: 3% or 7% Employer-matched tier
Voluntary Pension (Vol RPP)	Not matched by the employer
Registered Retirement Savings Plan (RRSP)/Spousal RRSP	
Tax-free Savings Account (TFSA)	

(1) Class 2 Dental Benefits has reduced premiums and coverage; please refer to the booklet for more information regarding coverage

(2) For detailed information regarding these benefits, please refer to the booklet on the CISVA website that pertains to your applicable Benefit Class

* Please refer to Age Restrictions on Benefits and benefit coverage

** Short-term disability benefits – 66.67% of weekly earnings up to a maximum of \$2,600 per week. Please refer to the booklet for more information

*** Long-term disability benefits – 67% of monthly earnings up to a maximum of \$12,000 per month. Please refer to the booklet for more information

**** Emergency Out-of-Country/Province for Class 3 \$10,000. Check the booklet pertaining to the benefit class

**** Emergency Out-of-Country/Province for Class 5 \$500,000. Check the booklet pertaining to the benefit class

BENEFIT CLASS STRUCTURE

Listing of Group Benefits per corresponding Benefit Class											
	Life Insurance	① Optional Life	AD&D	Short-term Disability	Long-term Disability	Extended Health	Dental	Critical Illness	② Optional Critical Illness	Pension	Voluntary Pension
Benefit Class 1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Permanent FT/PT Employee											
Benefit Class 2	✓	✓	✓	✓		✓	③ ✓	✓	✓	✓	✓
1-year Contract Employee											
Benefit Class 3						✓	✓				✓
Approved, unpaid Leave of Absence											
Benefit Class 4	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ordained Priests											
Benefit Class 5						✓	✓				
Retirees											
Benefit Class 8						✓	✓				
Non-salary Permanent EE											
④ Benefit Class 100										✓	✓
Pension only											

- ① **Approval of Optional Life coverage** is subject to underwritten provisions being met by Canada Life Assurance
- ② **Approval of Optional Critical Illness coverage** is subject to underwritten provisions being met by Industrial-Alliance Pacific
- ③ **Class 2 Dental Benefits** has *reduced premiums and coverage*; please refer to the class 2 booklet for more information regarding coverage.
- ④ **Benefit Class 100**
Participation is for the Registered Pension Plan (RPP) only. This benefit class is for *permanent part-time employees* working less than 20 hours/week. The employee must work for the same employer for two consecutive years and earnings not less than 35% of the Year's Maximum Pensionable Earnings (YMPE) – dollar amount set by Revenue Canada.

Year	Year's Maximum Pensionable Earnings (YMPE)	Employee Earnings (35% of YMPE)
2019	\$57,400	\$20,090
2020	\$58,700	\$20,545
2021	\$61,600	\$21,560
2022	\$64,900	\$22,715
2023	\$66,600	\$23,310

Employees must earn a minimum salary as reflected in the **Employee Earnings (35% of YMPE)** column to contribute to the CISVA Registered Pension Plan. YMPE is set by Canada Revenue Agency (CRA).

INSURANCE CARRIERS (Corresponding insured benefits)



Canada Life Assurance Company

- Life Insurance
- Optional life insurance
- Short-term Disability Insurance
- Long-term Disability Insurance

These 4 are employee only benefits

- Extended Health Insurance
- Dental



- Family and Employee Assistance Program



Industrial Alliance-Pacific

- Critical Illness Insurance (employee only benefit)
- Voluntary Critical Illness Insurance
- Accidental Death & Dismemberment Insurance (employee only benefit)



Canada Life Assurance Company Group Retirement Services (GRS)

- **Defined contribution** Registered Pension Plan
- Participation is not mandatory at the time of employment. However, once you join the Registered Pension Plan (RPP), you **cannot** opt-out
- **Other services offered:**
- Voluntary Pension
- Registered Retirement Savings Plan
- Tax-Free Savings

The following contributions are available for **CISVA employees**.

Contribution levels are based on the following percentages of gross annual earnings:

- **3% - new or existing employees**
- **7% - new or existing employees**
- **8% - employees in their 15th year of service**
- **9% - employees in their 20th year of service**

For **all other employees** participating in the pension plan, subject to benefits offered by your "Employer" in your employment contract, you would contribute an amount to the Plan by payroll deduction as indicated in the chart above.

AGE RESTRICTIONS on BENEFITS

1. LIFE INSURANCE:
Age 65 - reduces to one (1) times the contract salary
Age 70 - terminates completely
2. ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE:
Age 70 - terminates completely
3. LONG TERM DISABILITY:
Age 65 - Terminates completely
4. CRITICAL ILLNESS:
Age 69 - maximum age a new employee can be a time of employment to join this benefit
Age 80 - terminates completely
5. REGISTERED PENSION PLAN:
Age 55 or older: on a formal declaration of retirement
 - Transfer pension to own plan
 - Receive annuity or LIF as pension



Age 71 - Pension must be converted to income by the end of the calendar year of 71st birthday, whether working or retired.

RETIREE BENEFIT (Benefit Class 5 participants)

Retiree benefits are available for retiring employees age 55+ immediately after leaving employment permanently:

Dental:	Single, Couple or Family coverage
Extended Health:	Single, Couple or Family coverage

Cost calculated to equal both employer and employee premiums, plus a **\$3.00** monthly administration fee.

- No upper age limit. Renewable yearly.
- No medical exam is required.
- Coverage is similar to that of an active employee.
- Out-of-Province/Country coverage is limited to **\$500,000.00** per covered person.
- You enrol and pay the Benefits Administration Office directly.



SURVIVORS' BENEFITS

The surviving dependents of a member who dies while employed will continue to be covered for Dental and Extended Health only for two full years from the date of death, providing the dependents continue to meet the definition of an eligible dependent.

- No premiums are charged for these benefits.
- Coverage for Extended Health and Dental benefits remains unchanged.
- Coverage extended to dependents providing that the participants continue to meet the definition of dependents as defined in your benefits booklet.
- Claims may be submitted before the death and are still subject to claim submission deadlines.
- Survivor benefits are also included within the Retiree class (Benefit Class 5)