

**Lincoln Public Library Board**

**POLICY MANUAL**

**SECTION: PERSONNEL**

**POLICY G-2**

**TOPIC: Benefits**

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**DATE: November 1991**

**REVISED: September 2006, February 2009, September 2012**

1. The Benefit Program for full time employees shall consist of:

|    |  |  |
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| a) | Hospital and Medical                               | Set by Employer Health Tax   |
| b) | Weekly Sickness and Accident Indemnity             | An employee shall be entitled to 12 days sick leave in each calendar year non-accumulative. If sick leave is more than 5 days, the employee will take short term disability leave with 75% of an employee's standard week's wages up to a maximum permitted under Employment Insurance regulations to a maximum of 17 weeks.   |
| c) | Life Insurance, Accidental Death and Dismemberment | 1 ½ times annual basic earnings rounded to the next highest thousand dollars to a maximum of \$200,000.  |
| d) | Extended Health Care Plan                          | Drugs, semi-private hospital room, ambulance service, nursing, out of country hospital and medical costs (maximum trip duration 60 days); hearing aids (up to \$400 every five years), orthotics and orthopedic footwear (each with a \$450 maximum claim per 2 year period), Physiotherapist: reasonable and customary charges for services; Chiropractors up to a maximum of \$500 per calendar year (\$10 co-payment for the first 15 visits in a calendar year);Chiropractor X-rays: one per calendar year; Osteopath, Podiatrist/Chiropodist or Naturopath (up to \$350 per calendar year); Psychologist or Registered Massage Therapist \$30 per visit up to \$350 per year); Speech Therapist (\$15 per visit up to \$250 per calendar year). Dispensing fees will be capped at \$10.00 per prescription. |
| e) | Vision   | A maximum of \$400 (\$200 every 12 months for dependent children 17 years of age and under) towards the cost of prescription eye glasses or contact lenses or medically necessary contact lenses or optometric eye examinations provided that they are dispensed by an Optometrist, an Optician or an Ophthalmologist. Eye examinations performed by a registered, licensed Optometrist or   |

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|    |                      | Physician limited to one exam every 24 months every 12 months for dependent children 17 years of age and under), up to the usual and customary amount (available only where eye examinations are not covered by the provincial health insurance plan).   |
| f) | Long Term Disability | After 17 weeks of disability, 75% of an employee's standard month's wage less any amounts payable to the employee under CPP Benefits up to a maximum of \$5,000. The CPP deduction will be frozen to the amount eligible at time of disability and a 2-year "own occupation" clause will be incorporated in the coverage.  |
| g) | Dental               | Maximum for basic services and comprehensive basic services is unlimited at 100% maximum for major services (dentures, crowns, bridges) is \$1,000 per calendar year with a 50% co-insurance. For orthodontic services, a 70% co-insurance factor with a maximum lifetime benefit of \$3,000 for dependent children 18 years of age or younger.<br><b>Note:</b> Adult recall examination – frequency once every nine (9) months.<br><b>Note:</b> Child recall examination – frequency once every six (6) months (persons 19 years of age and younger).<br>Full x-rays every 3 years. Applicable lab, drug and other expenses to a maximum of 40%. Co-payment then applies. |

2. The Board will contribute its share of premiums for the above coverages commencing with the first day of the month following the initial start date.
3. Canada Pension Plan is compulsory for all employees over 18 years of age.
4. OMERS (Ontario Municipal Employees Retirement System) are compulsory for all full time employees. The Board and all eligible employees shall make contributions in accordance with the provisions of

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- the Plan. Contributions to OMERS will commence on the first day of employment.
5. Employees exercising retirement options under the OMERS “80, 85 and 90 Factor” shall receive benefits paid by the Employer as follows (integrated with Provincial Benefit Plans for Senior Citizens):
    - i. Ontario Health Insurance Plan.
    - ii. Dental Plan
    - iii. Extended Health Care, maximum twenty thousand dollars (\$20,000) lifetime to 65 years of age.
    - iv. Life Insurance policy coverage to age 65 of twenty-five thousand dollars (\$25,000) and Life Insurance policy coverage from age 65 to 70 of two thousand dollars (\$2,000).
  6. The Board will provide coverage at its expense for the Extended Health Care Plan, Dental Plan and Vision wear Plan for any employee on Long Term disability benefits for a maximum of two years from the first day of disability.
  7. The employee is responsible for promptly informing the Board of any change in the employee’s eligibility or that of his or her dependents for coverage under the insurance plans. Any excess premiums paid on behalf of the employee shall be recoverable from the employee in the event of his or her neglect to so inform the Board.
  8. The benefits shall be subject to the rules of the underwriter of the benefit.
  9. An employee laid off or terminated shall cease to qualify for the above benefits at the end of the calendar month in which he is laid off or terminated; however, where a layoff is of a temporary nature, the person laid off may continue under the program by paying the total cost to the Board by the fifteenth (15<sup>th</sup>) day of each month, where the temporary layoff does not exceed 6 months.
  10. Employees who are absent due to illness or injury will be offered modified work where it is available. Employees refusing modified work that meets their medical restrictions will not be entitled to sick leave, weekly indemnity or long-term disability benefits and may be subject to discipline up to and including dismissal.

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11. Subject to the Board's obligations under the *Ontario Human Rights Code*, employees who are receiving long-term disability benefits shall be terminated from employment with the Lincoln Public Library Board at the end of a two year period commencing from the initial date of disability.