

## 4.14 Benefits Policy

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### 1. Purpose

The purpose of this policy is to outline the employee benefits available to staff and their eligibility requirements.

### 2. Persons/Area Affected

All persons employed by Kootenay Christian Academy (KCA), except for those employed on a casual or contract basis.

### 3. Policy

Kootenay Christian Academy endeavors to attract, retain, and reward employees by providing a fair and competitive benefits package in addition to their regular pay, while acting as a good steward over the resources in its care. These non-salary benefits may include a group RRSP plan, short-term and long-term disability insurance, life insurance, extended health and dental coverage, paid sick leave of up to 10 days per year, up to 2 paid personal days per year, and paid professional development. The extended health and dental plan, life insurance plan, and group RRSP plan are based on a shared premium model. Additional benefits such as tuition relief for school-aged children, post-graduate tuition, reimbursement of professional association fees, etc., may be made available in specific approved circumstances. KCA reserves the right to change any of the benefits offered to staff at any time.

### 4. Definitions

**BC ESA:** The BC Employment Standards Act

### 5. Responsibilities

- 5.1. The Board is responsible for approving the overall benefits package provided to the employees of KCA.
- 5.2. The finance office is responsible for determining which employees are eligible for each of the various benefits, obtaining the necessary paperwork from the employees for enrollment in the various benefit plans, and collecting and remitting the required benefits premiums.
- 5.3. The principal is responsible for approving any additional benefits outside of the standard benefits plans, including but not limited to postgraduate tuition and reimbursement of professional association fees, as set out in the individual employment contract.
- 5.4. The employee is responsible for completing any necessary documents in an accurate and timely manner and for advising the finance office of any changes in their family or personal status that may impact their benefits plans.

### 6. Procedures

- 6.1. Upon the hiring of a new employee, the finance office will provide the employee with a list of eligible benefits along with the necessary enrollment forms. A list of the current benefits KCA provides, along with their eligibility criteria, is attached as an appendix to this policy.
- 6.2. The cost of provincial medical insurance is paid for in full by KCA (the BC Employee Health Tax).
- 6.3. Premiums for extended medical and life insurance are shared between KCA and the employee:
  - 6.3.1. All employees working 50% or more of FTE but less than 75% of full-time will share the premium costs equally with KCA (50/50).
  - 6.3.2. All employees working 75% or more of full-time will contribute 25% of the premium cost, with KCA paying 75%.
- 6.4. KCA will offer access to a Registered Retirement Savings Plan (RRSP) to all staff employed at 75% or more of full-time. KCA will match employee contributions up to a maximum of \$100 per month, continuing over 12 months.
- 6.5. Continuance of health benefit premiums:
  - 6.5.1. Continuance of health benefits when an employee discontinues work due to a leave of absence, illness or injury, layoff, termination, or death is not automatic and must comply with the BC ESA and be applied for through the school's insurance carrier.
  - 6.5.2. If a staff member discontinues work due to an illness or injury that is non-work-related, the school will pay 100% of the health benefits premiums for a period of ten months or until the end of the current school year, whichever is longer.
  - 6.5.3. If a staff member discontinues work due to a work-related illness or injury, the school will pay 100% of the health benefits premiums until the end of the school year following the year in which the illness or injury commenced.
  - 6.5.4. If a staff member is laid off temporarily, KCA will pay 100% of the health benefits premiums for the period of the temporary layoff.
  - 6.5.5. In the event of the death of a staff member, KCA will pay 100% of the health benefits premiums for 6 months.
  - 6.5.6. If a staff member is terminated, all benefits will cease the day after the termination date except in the case of a salary and benefits continuance arrangement.
  - 6.5.7. During the summer, medical premiums are covered for support staff on a 10-month contract who have indicated their intention to return the following school year. Support staff, who are unpaid over 12 months, will reimburse KCA for their portion of the benefits package premium by October 15 of the following school year.
- 6.6. Continuance of pension plan contributions:
  - 6.6.1. Continuance of group RRSP contributions when an employee discontinues work due to a leave of absence, illness or injury, layoff, or termination is not automatic and must comply with the rules of the pension plan carrier and the BC ESA.
- 6.7. Tuition Reduction Benefit:
  - 6.7.1. Teachers who work at least 50% are eligible for a 50% tuition discount for their school-aged children that attend Kootenay Christian Academy.
  - 6.7.2. Support staff who work at least 20 hours a week are eligible for a 25% tuition discount for their school-aged children that attend Kootenay Christian Academy.

## 7. Long Term Disability (LTD)

In the event that a staff member becomes totally disabled for the required period, known as the Elimination Period, and receives regular, ongoing care from a qualified physician during this time, they will be eligible for a monthly income benefit. The LTD benefit is as follows:

- The benefit equals 60% of monthly earnings and is subject to the 85% All Source Maximum, as described in the Group Benefits Program by Victor Insurance.
- The maximum benefit payable is \$6,000 per month.
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### Eligibility Criteria:

- Staff are considered totally disabled if, solely due to illness or injury, they are unable to perform the essential duties of their occupation for the first 24 months.
- After 24 months, total disability is defined as the inability to perform the essential duties of any occupation.
- Medical evidence documenting the illness or injury and its impact on job performance is required.
- Ongoing care and treatment, appropriate to the condition, must be provided by a qualified physician as determined by the insurer.
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### Post-24 Months:

- After 24 months of total disability, the staff member will be removed from the school's records in all areas, including:
  - Eligibility for staff tuition discounts.
  - Holding their substantive position at the school.
  - Contributions to portions of their benefits.

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