

Non-Union Benefits Summary

Non-Union Employee Group

ACTIVE FULL TIME PERMANENT EMPLOYEES (PRE AGE 65)	
LIFE INSURANCE	
Life Insurance	2x Basic Earnings, rounded to the next higher \$1000 NEM maximum coverage \$400,000
Optional Life Insurance	Employee and/or spouse coverage. Paid 100% by employee.
MAJOR MEDICAL	
Drug Card	Yes.
Prescription Deductible	No.
Cap on Dispensing Fee	No.
National Formulary (100% and 80%)	Yes, Generic Drugs, unless Doctor specifies no substitutions
Hospital expenses in your province	100% semi private hospital care, no deductible. \$20 per day for room and board in convalescent hospital when ordered by a doctor (with certain conditions) to a maximum of 180 days
Lifetime Maximum	\$50,000 for referrals (excluding out of province and out of Canada emergency)
Expense out of your province	100% paid emergency medical services max \$1,000,000.00.
Paramedical Services	100% without deductible up to max: \$500/person in a benefit year for each of the following categories of paramedical specialists; licensed speech therapists, psychologists, acupuncturists or massage therapists when ordered by a doctor. Licensed osteopaths, chiropractors, podiatrists, chiropodists or naturopaths \$600/person in a benefit year for the following categories: Licensed physiotherapists or athletic therapist when ordered by a doctor, benefit year maximum combined for these specialists. Reasonable & Customary Charges apply, specific credentials required.
Contact lenses or eyeglasses	\$450/person effective October 1, 2010 for every 24 month period including laser eye surgery performed by an ophthalmologist Contact lenses for special conditions lifetime max \$600/person
When coverage ends	Last day of the month in which employee retires or reaches age 65 (whichever is earlier).
Emergency Out of Province or Out of Country Coverage	\$1,000,000/person medi-passport supplements the emergency portion of extended health care coverage. Only covers services that are obtained within 60 days of leaving the province.
DENTAL	
Note: Payment is limited to the maximum fee level of the prior year's ODA fee schedule	
Major restorations Benefit year maximum	\$2750/person for each benefit year for Preventative and Basic Dental procedures 100% of all other major dental procedures to a max of \$1500 100% coverage to an annual max of \$1000, for procedures related to dentures
Orthodontic Coverage	\$3000/person; 50% co-insurance; lifetime maximum
Recall examination	Every 9 months, Scaling & tartar removal of 8 units of 15 minutes each in a benefit year
Specialist Fees	No.
HEALTH SPENDING ACCOUNT	
	\$450 with 1 year roll over, effective January 1, 2011
ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	
Basic AD&D	2x Basic Earnings, rounded to the next higher \$1000. Max coverage \$400,000.
Optional AD&D single and/or family amounts from \$25,000-\$250,000	Employee pays 100%.
REIMBURSEMENTS	
Reimbursement of Medical Certificates	The Town will reimburse the employee for the first three doctor's certificates (@\$20.00) and Treatment Memorandums to a max of 3 (@ \$35.00) in any 12 month period. Paid receipt required.

SHORT TERM AND LONG TERM DISABILITY	
Short Term Disability	Full time permanent non-union employees who have completed their probationary period will be paid their salary in full for up to 15 weeks of absence due to a non-occupational injury/illness. Exceptions to the maximum entitlement of 15 weeks of STD are based on years of service. Subsequent medical documentation may be requested to determine ongoing entitlement to benefits.
Long Term Disability	Long term disability coverage provides a benefit if an employee is totally disabled. LTD coverage begins after you have been totally disabled for an uninterrupted period of 105 days or after the last day benefits are payable under any short term disability, loss of income or other salary continuation plan, whichever is later. LTD payments are calculated based on 75% of monthly basic earnings up to a maximum of \$7,500 less any other income. Proof of good health is required for coverage in excess of \$7500. This additional coverage will not take effect before Sun Life approves the proof of good health.
PREGNANCY LEAVE TOP UP	
	<p>Full-time permanent non-union employees who have completed 24 months of continuous service are eligible to receive a top up to 85% of normal regular weekly wages for a maximum of 15 weeks during her pregnancy leave.</p> <p>An employee who is in receipt, or was in receipt of top up benefits, and leaves the Town's employ within 12 months will repay the Employer, on a proportional basis, all monies paid under the supplemental benefit</p>
RETIRING ALLOWANCE	
During an employee's last year of service prior to normal retirement, or retirement with an unreduced pension benefit under OMERS 90 factor or 30 year provision, he/she shall be granted additional vacation entitlement in time or payment of one day for each year of active service completed with the Corporation.	
EARLY RETIREMENT BENEFITS (PRE AGE 65)	
	<p>A non-union employee that:</p> <p>Voluntarily elects to retire prior to his or her normal retirement age; and</p> <ul style="list-style-type: none"> ➤ is in receipt of a retirement or permanent partial disability pension from OMERS; and ➤ has up to 19 years of completed service with the Town <p>Shall have 80% of the monthly premium for dental and extended health paid by the Town of Oakville until the end of the month he or she reaches age 65.</p> <p>A non-union employee that:</p> <p>Voluntarily elects to retire prior to his or her normal retirement age; and</p> <ul style="list-style-type: none"> ➤ is in receipt of a retirement or permanent partial disability pension from OMERS; and ➤ has more than 19 years of completed service with the Town. <p>Shall have 100% of the monthly premium for dental and extended health paid by the Town of Oakville until the end of the month he or she reaches age 65.</p>
ACTIVE FULL TIME PERMANENT EMPLOYEES (POST AGE 65)	
	<p>Active full time permanent employees working for the Town beyond age 65 will be eligible to receive:</p> <ul style="list-style-type: none"> ➤ up to 12 sick leave days. These days will not be cumulative and any days remaining at the end of the calendar year shall not be carried forward from year to year. Any sick days earned, but not used, will not be paid out; and ➤ a taxable payment of \$150 in lieu of benefits per completed month worked beyond age 65. Payment in lieu of benefits will be noted on the first pay advice following the completed month,

The Carrier booklet or the Non Union Benefits Guide will take precedence over the contents of this document.

Updated April 2012