

 <p>Town of <b>CANMORE</b></p>	<h2>Council Policy</h2>
<b>Policy Title:</b>	<b>Benefits</b>
<b>Policy Number:</b>	HR-001
<b>Date in Effect:</b>	June 27, 2017
<b>Current as of:</b>	July 6, 2021

**POLICY STATEMENT**

1. It is the policy of the Town of Canmore ("Town") to provide its employees with a level of benefits that is fair, equitable, fiscally sustainable and integral to overall compensation, and that contributes to the attraction and retention of a healthy and engaged workforce to best support service to the community.

176-2021

2. *Repealed 176-2021*

**PURPOSE**

1. The purpose of this policy is to establish the benefits to which Town employees are eligible, and the cost sharing of any associated premiums or contributions, where applicable.

2. *Repealed 176-2021*

2.1 This policy applies to all employees of the Town, except:

- a) Those governed by a collective agreement; or
- b) An employment contract specifically outlines a contrary guideline.

176-2021

**DEFINITIONS**

3. *Repealed 176-2021*

4. "Employee" means any employee, supervisor, or manager.

5. "Full time equivalent (FTE)" means the ratio of an employee's regularly scheduled hours compared to that of the regular work week for that position.

6. "Group benefits" include those listed under section 4 of this policy.

7. "Permanent full-time employee" means any employee hired on a permanent basis whose employment contract commits to regularly scheduled hours of at least 1.0 FTE for that position.

Policy approved by: 

- 8. "Permanent part time employee" means any employee hired on a permanent basis whose employment contract commits to regularly scheduled hours of at least 0.6 FTE for that position.
- 9. "Plan member" means an eligible employee registered with a Town group benefits carrier. 176-2021
- 10. *Repealed 176-2021*
- 11. "Regular work week" means the normal weekly work hours, where a week is Sunday to Saturday. For the purposes of this policy, the Town recognizes three regular workweeks:

35.0 hours	Administrative employees — typically office workers, supervisors, managers
37.5 hours	RCMP Clerks
40.0 hours	Operational employees — typically front-line workers

- 11.1 "Temporary Employee" means any employee whose contract commits to a minimum of 35 hours per week in administrative positions and 40 hours per week in operational positions (full-time), and a minimum term of two complete cumulative months. 176-2021

**PRINCIPLES**

- 11.2 Should any discrepancies occur between this policy and the terms of the current benefits plans contracts, the contracts will prevail. In all cases, eligibility for a particular benefit referred to in this policy will be governed by the terms of the plan contract with the provider and any applicable legislation. Where there is conflict between a provision in this policy and a provision in the plan contract or any applicable legislation, the provisions of either of the latter two will prevail. 176-2021

**PARTICIPATION AND COST SHARING FOR GROUP BENEFITS**

- 12. The following tables outline the benefit types and cost share ratio provided under the Town's group benefits plan. Participation in the plan is mandatory for all employee groups identified herein officials, except those benefit types listed as "Optional" or "Voluntary" under this section of this policy.

**Permanent Full Time Employees:**

Benefit Type	Cost Sharing	
	Plan Member	Town
Extended Health Care	N/A	100%
Dental Care	N/A	100%
Non-Taxable Healthcare Spending Account/ Taxable Wellness Spending Account	N/A	100%
Life Insurance	30%	70%
Dependent Life Insurance	30%	70%
Accidental Death & Dismemberment (AD&D)	30%	70%

Policy approved by: 

Employment Insurance (EI) Supplemental Unemployment Benefits (SUB) Top-Up for employees in receipt of EI Caregiving Benefits	N/A	100%
Short-Term Disability (STD)	N/A	100%
Long-Term Disability (LTD)	100%	N/A
Optional Life Insurance	100%	N/A
Voluntary AD&D	100%	N/A
Group Retirement Savings Plan contribution (on regular base pay)	5.5%	10.22%

176-2021

**Permanent Part Time Employees:**

Benefit Type	Cost Sharing	
	Plan Member	Town
Non-Taxable Healthcare Spending Account	N/A	100%
Group Retirement Savings Plan contribution (on regular base pay)	5.5%	8.65%

**Temporary Employees:**

Benefit Type	Cost Sharing	
	Plan Member	Town
Non-Taxable Healthcare Spending Account	N/A	100%

176-2021

**EMPLOYEE AND FAMILY ASSISTANCE PROGRAM**

13. The Town will provide all employees with an active employment contract and their dependents (spouse and children) with access to a confidential, third-party employee and family assistance program at no cost to the employee.

176-2021

**ELEVATION PLACE MEMBERSHIP**

14. The Town will provide all employees with an active employment contract with the option to purchase an individual Elevation Place membership at rates equivalent to those set out in the Corporate Wellness Membership Program offered to our local businesses.

176-2021

15. Employees are responsible for 100% of the employee cost of the corporate membership.

16. 176-2021

**RESPONSIBILITIES**

17. It is the responsibility of the Manager of Human Resources to:

- a) Administer the group benefits plans, including plan member enrolment, communication, education, and collection and payment of group benefits premiums and contributions;
- b) Collaborate with group benefits broker and liaise with group benefits carriers;

Policy approved by: 

- c) Review and, if necessary, make recommendations for changes to the plan design and the benefits carriers.
- d) Determine eligibility and benefits plan design in alignment with this Policy to be approved in budget.

176-2021

18. It is the responsibility of the Chief Administrative Officer to:

- a) Approve recommended changes to the group benefits plan or carriers from the Manager of Human Resources within the current budget.

19. *Repealed 176-2021*

20. It is the responsibility of plan members to:

- a) Pay for and contribute to the group benefits as outlined under the "Participation and Cost Sharing for Group Benefits" section of this policy.

176-2021

**POLICY REVIEW**

21. This policy will be reviewed by Council on or before July 30, 2025.

**REPEALS POLICY: Group Benefits 245-2014**

**AUTHORIZATION:**



\_\_\_\_\_  
John Borrowman  
Mayor



\_\_\_\_\_  
Cheryl Hyde  
Municipal Clerk

**REVISION HISTORY**

Action	Date	Council Motion	Notes
Approved	2017-06-27	208-2017	
Amended	2021-07-06	176-2021	Amend "returning seasonal" to "temporary employee," amend short-term sickness plan to insured short-term disability; remove council benefits.

Policy approved by: *CTT JB*