



Benefits Policy

Policy Number: HR-001

Date in Effect: June 3, 2025

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2 *Repealed 176-2021*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

3 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.

4 *Repealed 176-2021*

5 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

6 *Repealed 176-2021*

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

8 "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.

9 "Group Benefits" include the benefit types listed under the Group Benefits, Participation, and Cost Sharing section of this policy.

169-2025

10 "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.

11 "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.

Policy approved by: CSJ S

12 "Plan Member" means an eligible Employee registered with a Town Group Benefits carrier. 176-2021

13 *Repealed 176-2021*

14 "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 Work Weeks:

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

169-2025

15 "Temporary Employee" means any Employee whose employment contract commits to regularly scheduled hours of at least 1.0 FTE for that position, and a minimum period of two consecutive and complete cumulative months.

176-2021, 169-2025

PRINCIPLES

16 Should any discrepancies occur between this policy and the terms of the current benefits plan contracts with third-party providers, 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, 169-2025

GROUP BENEFITS, PARTICIPATION, AND COST SHARING

17 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, except those benefit types listed as "Optional" under this section of this policy.

169-2025

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 and Dismemberment (AD&D)	30%	70%

Policy approved by: 077 S

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, AD&D, and Critical Illness Insurance	100%	N/A
Group Retirement Savings Plan contribution (on regular base pay)	5.5%	10.22%

176-2021, 169-2025

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 with Contracts 12 months or more: Effective October 1, 2025

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 and Dismemberment (AD&D)	30%	70%
Optional Life, AD&D, and Critical Illness Insurance	100%	N/A
Group Retirement Savings Plan contribution (on regular base pay)	5.5%	8.65%

169-2025

Temporary Employees with Contracts for less than 12 months:

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

176-2021; 169-2025

EMPLOYEE AND FAMILY ASSISTANCE PROGRAM

- 18 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

Policy approved by:

ELEVATION PLACE MEMBERSHIP

19 Effective October 1, 2025 the Town will provide all Employees with the option to receive a free Elevation Place membership up to the same status as their health and dental benefits (single, couple, family).

176-2021; 169-2025

20 *Repealed 169-2025*

RESPONSIBILITIES

21 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;
- 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

22 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.

23 *Repealed 176-2021*

24 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.

POLICY REVIEW

25 This policy will be reviewed at least once in every term of Council.

169-2025

REPEALS POLICY: Group Benefits 245-2014



AUTHORIZATION:



Sean Krausert
Mayor



Cheryl Hyde
Manager, Municipal Clerk's Office

Policy approved by:  

REVISION HISTORY

Action	Date	Council Motion	Notes
Approved	1990-04-24	207-90	Benefits Policy
Repealed	2001-09-18	427-2001	
Approved	2001-09-18	427-2001	Benefits Policy
Repealed	2011-08-23	320-2011	
Approved	2011-08-23	320-2011	Benefits Policy
Repealed	2014-10-07	245-2014	
Approved	2014-10-07	245-2014	Group Benefits Policy
Repealed	2017-06-27	208-2017	
Approved	2017-06-27	208-2017	Benefits Policy
Amended	2017-07-06	176-2021	Amend "returning seasonal" to "Temporary Employee," amend short-term sickness plan to insured short-term disability; remove council benefits
Amended	2025-06-03	169-2025	New category for Temporary Employees over 12 months, Elevation Place Membership. Add definition for FT Permanent Employee

Policy approved by: CP S