

ARTICLE 16 – INSURANCE/BENEFIT PLANS

- 16.1 The Employer shall make each of the four (4) plans described in Articles 16.1.1, 16.1.2, 16.1.3, and 16.1.4 below available for each Regular Employee who meets the eligibility requirements of the underwriter for the particular plan:
- 16.1.1 Extended Health Care Plan;
 - 16.1.2 Dental Plan;
 - 16.1.3 Life Insurance and Accidental Death and Dismemberment Insurance; and
 - 16.1.4 Long Term Disability Insurance.
 - 16.1.5 If the government, at any time in the future, reverts to an individually paid premium system for basic medical insurance, the Institute's obligation to cover and administer MSP as set out in Article 16.8 of the 2014-2019 Collective Agreement shall again become effective, commencing on the date when such system takes effect.
- 16.2 Each Regular Employee hired after 1975 June 20 shall as a condition of employment apply for participation in the Employee Fringe Benefit Plans in Article 16.1 for which the Employee is eligible.
- 16.3 A Temporary Employee shall as a condition of employment apply to participate in the plans specified in Article 16.1.1 if the Employee meets the eligibility requirements.
- 16.4 A Temporary Employee whose term of appointment is three (3) months or more shall as a condition of employment apply to participate in the plans specified in Articles 16.1.2 and 16.1.3 in effect for Regular Employees, if the Employee meets the eligibility criteria of these plans, and satisfies one of the following conditions:
- 16.4.1 The Temporary Employee is full-time; or
 - 16.4.2 The Temporary Employee is part-time whose percentage salary is prorated on the full-time salary for that position at 50% or higher.
- 16.5 Once an Employee is participating in any of the plans the Employee shall as a condition of employment continue participation.
- 16.6 The detailed provisions of the benefits plans shall be as in the current benefits schemes, and shall not be varied except with the agreement of the Union.
- 16.6.1 Vision Care
 - The vision care benefit limit will be: \$750 every two (2) years.
 - 16.6.2 Dental Care
 - Dental Plan reimbursement and limits are:
 - 16.6.2.1 Plan A - Basic Coverage: Reimbursement 100%
 - 16.6.2.2 Plan B - Major Services: Reimbursement 65%, no limit.
 - 16.6.2.3 Plan C - Orthodontic Treatment: Reimbursement 60% per insured to **\$3,500** lifetime per insured.

- 16.6.3 The Long Term Disability Insurance Plan shall provide a benefit of 66.67% (to a maximum of \$5,000) of regular salary as a benefit and conform to the requirements and provisions of Appendix 6. (Appendix 6 shall be generally equivalent to Part 2 of the BCGEU Vocational Instructors Collective Agreement.)
- 16.6.4
- 16.6.4.1 The Extended Health Benefit plan individual and family deductible shall be \$50 per calendar year.
- 16.6.4.2 Hearing aid coverage shall be \$1,500 every three (3) years including the cost of batteries and repairs.
- 16.6.4.3 The reimbursement for professional services shall be subject to the terms of the Extended Health Benefit Plan.
- 16.6.4.4 The lifetime maximum of Extended Health Benefits shall be unlimited.
- 16.7 During each month that any of the plans in Article 16.1 are in effect, the Employer shall contribute 100% of all premiums.
- 16.8 The Employer shall provide and pay for the services necessary for the administration of the plans in Article 16.1.
- 16.9 The Employer shall continue to provide pensions as specified under one of the applicable public superannuation or pension plans administered by or through BCIT, and the relevant legislation is by reference made a part of this Agreement.
- 16.10 The Employer agrees to provide the Union with written notice of any proposed increase in premiums for any insurance plans referred to in Article 16.1 within five (5) working days of receipt of such notice from the Carrier.
- 16.11 The Employer shall implement any change in the premiums for the Insurance plans in Article 16.1 proposed by the Carrier, unless the Union provides the Employer with written objection to the change no more than 10 working days after receipt of the notice of a proposed change in premiums.
- 16.11.1 Should such objection be received, the Union and the Employer shall have 10 working days to resolve the issue. This time may be extended by mutual agreement.
- 16.12 The Employer shall provide a mutually agreeable Employee and Family Assistance Plan. The cost of the Plan will be paid by BCIT.
- 16.13 Joint Benefits Review Committee
- 16.13.1 To facilitate the orderly review of benefit plans, a Joint Benefits Review Committee shall be established consisting of
- 16.13.1.1 one representative from the BCGEU Support Staff Unit
- 16.13.1.2 one representative from the BCGEU Instructional Unit
- 16.13.1.3 one representative from the Union
- 16.13.1.4 one representative from the Management Group
- 16.13.1.5 one representative from the Institute (Manager, Compensation and Benefits)
- 16.13.2 The Committee shall monitor the following benefit plans to ensure consistent coverage and

provide optimum protection for all employees and shall make joint recommendations regarding modifications to the bargaining principals for ratification:

- 16.13.2.1 Medical Services Plan
- 16.13.2.2 Extended Health
- 16.13.2.3 Dental
- 16.13.2.4 Group Life
- 16.13.2.5 Accidental Death and Dismemberment
- 16.13.2.6 Long Term Disability
- 16.13.2.7 Employee and Family Assistance
- 16.13.2.8 and any other benefit plans agreed to by the principals

16.13.3 The Committee shall meet at the request of any two of the Parties but not less frequently than every six months.

16.14 Health and Welfare Benefits - Part-Time Studies Instructors

16.14.1 Part-Time Studies Instructors shall be eligible to apply to the Employer for enrolment in the basic medical, extended health, and dental plans provided they have accrued 250 contract hours in the previous calendar year. Employees covered by that Employee's other employer benefit plan(s) will not be eligible for benefit coverage under this Article.

16.14.2 Part-Time Studies Instructors who qualify to enrol in these benefit plans shall have all monthly premiums paid on their behalf by the Employer.

16.14.3 A Part-Time Studies Instructor who decides to opt out of coverage under these plans shall not be eligible to re-enrol in the plans for a period of two (2) years.

16.14.4 A Part-Time Studies Instructor who contracts fewer than 150 hours in a subsequent calendar year shall no longer be eligible for coverage under the plans. Instructors who fall below the 150 hour threshold will regain eligibility as per (1) above.

16.14.5 Coverage under the benefit plans will cease when a Part-Time Studies Instructor has no contract hours credited for five (5) consecutive months.

16.14.6 For the purposes of this provision, calendar year shall mean the period June 1 to May 31.

16.14.7 Contract hours paid under Article 15.8.1 (Part-Time Studies Instructors/Lecturers) and under Article 15.18 (Curriculum Development) shall be counted as contract hours for determining eligibility under Articles 16.14.1, 16.14.4 and 16.14.5.

16.14.8 If unable to meet the threshold due to extenuating circumstances, the Part-Time Studies Instructor may apply to the Institute for a continuation of eligibility for a period not to exceed 12 months. The Employer shall have sole discretion to approve such applications.

16.14.9 If a Part-Time Studies Instructor has enrolled in the basic medical, extended health, and dental plans provided and is unable to meet the threshold at Article 16.4.4 or 16.4.5, as a result of a leave under Part 6 of the Employment Standards Act, the Institute will continue benefits for the duration of the leave under Part 6 of the Employment Standards Act.