
From: Council Reports
Subject: FW: Benefits for elected officials
Attachments: Coverage for Elected Officials June 2011.pdf

From: VaterLechner, Rob (Heenan Blaikie) [mailto:RVaterlechner@Heenan.ca]
Sent: June 23, 2011 9:45 AM
To: Sharon Shepherd; Gillian Kenny
Cc: Bell, Corinn (Heenan Blaikie); Chang, Ya-Ting (Heenan Blaikie)
Subject: Benefits for elected officials

Hello Gillian and Mayor Shepherd,

Attached is the outline of coverage and costs for the benefit package for Elected Officials to participate under SIMEA. GHG advises that the benefit package offers coverage equivalent to the benefit plan for the Management group of each participating local government. The Management Extended Health Care benefit for Kelowna is slightly different than the other local governments, so a separate outline has been prepared for Kelowna.

The next election occurs on November 19, 2011, so member local governments would have to decide in advance of that date whether or not to participate. For those who choose to participate, the benefit package would be rolled out after the election. All eligible elected officials would have to apply within 31 days of being elected to office (the eligibility date).

GHG proposes that this group of employees be incorporated into the Management division but setup in a separate class for claims experience reporting.

If you have any questions, let me know.

Best regards,

Rob VaterLechner

Heenan Blaikie

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Merci.



SIMEA - Coverage for Elected Officials

Benefits / Comparison	Elected Officials
Waiting Period	1st day of the month coincident with or next following date elected to office
Group Life	Manulife Financial
Benefit Amount	2x annual salary to maximum \$400,000
Maximum Benefit	\$400,000
Reduction	Reduces by 50% at age 65
Termination Age	70th birthday or earlier retirement
Living Benefit	50% of Life Insurance amount, maximum \$50,000
Rate	\$0.277/\$1,000 of coverage
Accidental Death & Dismemberment	Industrial Alliance Pacific
Principal Sum	Equal to basic group life insurance amount
Reduction	Reduces by 50% at age 65
Termination Age	70th birthday or earlier retirement
Rate	\$0.031/\$1,000 of coverage
Extended Health Care	Manulife Financial
Calendar Year Deductible	\$25 Single/\$25 Family
Percentage Payment – Drugs*	80%
Percentage Payment – Other*	80%
	*After \$1,000 of expenses paid in calendar year, reimbursement will be at 100% subject to plan maximums
Drug Plan Type	Pay Direct Drug Card Limited to drugs that can only be: - obtained with the written prescription of a physician or dentist; and - dispensed by a licensed pharmacist
Covered Paramedicals:	
Physiotherapists/Massage Therapists	\$400 per calendar year combined
Chiropractors & Naturopath	\$300 per calendar year combined
Hospital Accommodation	Semi or Private Room
Private Duty Nursing	720 hours per person per calendar year
Hearing Aids	\$500 every 5 calendar years
Orthopedic Shoes / Foot Orthotics	\$200 per person per calendar year (up to and including age 18); \$400 per person per calendar year (age 19 and older) maximums are combined for Orthopedic shoes and Orthotics
Masectomy Brassieres	\$150 per calendar year
Stump Socks	\$200 per calendar year
Wigs	\$500 lifetime maximum
Vision Care	\$500 maximum per 2 calendar years for adults; \$500 maximum per calendar year for dependent children - change in prescription required
Eye Exams	\$50 per eye exam per 2 calendar years
Overall Maximum	
In Canada	Lifetime maximum \$1,000,000
Out-of-Canada	
Termination Age	70th birthday or earlier retirement
Rates	\$131.10 Single, Couple or Family



SIMEA - Coverage for Elected Officials

Benefits / Comparison	Elected Officials
Dental Care	Manulife Financial
Calendar Year Deductible	Nil
Percentage Payment	
– Basic Treatments	100%
– Supplementary Basic Treatments	100%
– Major Restorative Treatments	60%
– Orthodontic Treatments	50%
Maximums Per Person Per Calendar Year	
– Preventive & Basic Treatments	Unlimited
– Major Restorative Treatments	Unlimited
– Orthodontic Treatments	\$3,500 Lifetime For Adults & Dependent Children
Recall Exams	twice per calendar year
Termination Age	70th birthday or earlier retirement
Rates	\$150.99 Single, Couple or Family

Example of Monthly Premium Cost (annual salary of \$30,000):

Basic Life - \$ 60,000	\$16.62
Basic AD&D - \$60,000	\$1.86
Extended Health Care	\$131.10
Dental Care	\$150.99
Total Monthly Premium	\$300.57
Cost Sharing	50% EmployER - \$150.29 50% EmployEE - \$150.29



SIMEA - Coverage for Elected Officials City of Kelowna

Benefits / Comparison	Elected Officials
Waiting Period	1st day of the month coincident with or next following date elected to office
Group Life	Manulife Financial
Benefit Amount	2x annual salary to maximum \$400,000
Maximum Benefit	\$400,000
Reduction	Reduces by 50% at age 65
Termination Age	70th birthday or earlier retirement
Living Benefit	50% of Life Insurance amount, maximum \$50,000
Rate	\$0.277/\$1,000 of coverage
Accidental Death & Dismemberment	Industrial Alliance Pacific
Principal Sum	Equal to basic group life insurance amount
Reduction	Reduces by 50% at age 65
Termination Age	70th birthday or earlier retirement
Rate	\$0.031/\$1,000 of coverage
Extended Health Care	Manulife Financial
Calendar Year Deductible	\$25 Single/\$25 Family
Percentage Payment – Drugs*	80%
Percentage Payment – Other*	80%
	*After \$1,000 of expenses paid in calendar year, reimbursement will be at 100% subject to plan maximums
Drug Plan Type	Pay Direct Drug Card Limited to drugs that can only be: - obtained with the written prescription of a physician or dentist; and - dispensed by a licensed pharmacist
Covered Paramedicals:	
Physiotherapists/Massage Therapists	\$500 per calendar year combined
Chiropractors & Naturopath	\$300 per calendar year combined
Hospital Accommodation	Semi or Private Room
Private Duty Nursing	720 hours per person per calendar year
Hearing Aids	\$500 every 5 calendar years
Orthopedic Shoes / Foot Orthotics	\$200 per person per calendar year (up to and including age 18); \$400 per person per calendar year (age 19 and older) maximums are combined for Orthopedic shoes and Orthotics
Masectomy Brassieres	\$150 per calendar year
Stump Socks	\$200 per calendar year
Wigs	\$500 lifetime maximum
Vision Care	\$500 maximum per 2 calendar years for adults; \$500 maximum per calendar year for dependent children - change in prescription required
Eye Exams	\$100 per eye exam per 2 calendar years
Overall Maximum	
In Canada	Lifetime maximum \$1,000,000
Out-of-Canada	
Termination Age	70th birthday or earlier retirement
Rates	\$134.67 Single, Couple or Family



SIMEA - Coverage for Elected Officials City of Kelowna

Benefits / Comparison	Elected Officials
Dental Care	<i>Manulife Financial</i>
Calendar Year Deductible	Nil
Percentage Payment	
- <i>Basic Treatments</i>	100%
- <i>Supplementary Basic Treatments</i>	100%
- <i>Major Restorative Treatments</i>	60%
- <i>Orthodontic Treatments</i>	50%
Maximums Per Person Per Calendar Year	
- <i>Preventive & Basic Treatments</i>	Unlimited
- <i>Major Restorative Treatments</i>	Unlimited
- <i>Orthodontic Treatments</i>	\$3,500 Lifetime For Adults & Dependent Children
Recall Exams	twice per calendar year
Termination Age	70th birthday or earlier retirement
Rates	\$150.99 Single, Couple or Family

Example of Monthly Premium Cost (annual salary of \$30,000):

<i>Basic Life - \$ 60,000</i>	\$16.62
<i>Basic AD&D - \$60,000</i>	\$1.86
<i>Extended Health Care</i>	\$134.67
<i>Dental Care</i>	\$150.99
<i>Total Monthly Premium</i>	\$304.14
<i>Cost Sharing</i>	50% <i>EmployER</i> - \$152.07 50% <i>EmployEE</i> - \$152.07