

Mayne Island Improvement District Employee Benefits Policy

POLICY STATEMENT

The Mayne Island Improvement District is dedicated to the well-being of the Employees by providing mental wellness supportive programs, health, dental, accident and life insurance benefits. This policy will clarify the conditions by which employees are eligible for enrollment in the Districts group benefit plans and outline any associated financial responsibilities to the Employer and Employee.

SCOPE

All Employees

POLICY

The Mayne Island Improvement District at its option provides limited life and accident insurance coverage for its employees, at their date of hire. Extended health, dental and Employee Assistance Program group plan coverage is offered to qualifying employees (see below), at a deferred rate of the plan premiums. The premium deferment rate will be set by the Board of Trustees and may be adjusted from time to time.

DEFINITIONS

Premium Deferment Rate - is established by the Board and determines the percentage of plan premium which the employee will be required to pay while enrolled in the Districts group Extended Health Care, Dental Plan(s) and Employee Assistance Program.

Employee - All Mayne Island Improvement District full time and part time staff including paid on call fire fighters

Employer - Mayne Island Improvement District

District - Mayne Island Improvement District

Policy Coverage and Plan Benefits - The details and conditions of the Districts policies and/or benefits plan are available to the membership by contacting the MIID Administration office.

PROCEDURE & BENEFIT PLANS

Employees having completed or satisfied all employment acceptance conditions will be insured by the Districts policy(ies) at a cost borne by the district, beginning on the employees date of hire and consisting of:

- Accidental Death & Dismemberment life insurance;
- 24 hour on duty/off duty accident insurance.

Employees who have completed all probationary conditions will be eligible for enrollment in the district group policy benefits at a cost shared by the Employee and Employer consisting of:

- Extended Health Care;
- Dental Care;
- Employee Assistance Program.

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QUALIFYING PERIOD

Employees Will successfully complete all probationary period requirements, including any required waiting period established by the group policy provider in order to qualify for enrollment in the Extended Health, Dental & Employee Assistance Program.

Qualifying Employees may choose to waive enrollment in the extended health care, dental plan and employee assistance program for any reason and/or choose additional coverage offered by other employers or plan providers.

The Board reserves the sole right to change the percentage of district group benefits policy premiums deferred by the district on behalf of paid on call fire fighters and will provide written notice to the member of any such change.

At this time paid on call fire fighter premiums for extended health and dental are borne 50% by the Employer and 50% by the Employee while premiums for those enrolled in the employee assistance program are borne 100% by the Employer.

Regular full time and part time staff premiums for extended health and dental and the Employee Assistance Program are borne 100% by the Employer.

PAYMENT OF BENEFITS IN ARREARS

All paid on call fire fighters on the benefit plans will be notified of any shortfall in comparison with actual hours worked monthly. When a shortfall is detected for more than 3 consecutive months benefits **will be immediately terminated if payment of shortfall is not received within 7 days of notification**. Reinstatement of benefits will be subject to payment in full and a six-month waiting period.

LEAVE OF ABSENCE (LOA) IMPACT ON BENEFITS

Benefit coverage (detailed in Appendix A) may be continuous or interrupted during an approved Leave of Absence, as follows:

- a) **Continuous Benefits:** With approval by a vote of the Trustees, regular employees and on-call firefighters may opt to continue uninterrupted benefits coverage by paying 100% of the cost of insured benefit premiums (both employee and employer shares, as applicable).

If approved, the employee shall remit to the Corporate Administrative Officer (CAO) advance payment of the premiums prior to the first of each month for the duration of the LOA, after the first 30 days of absence.

At the discretion of the Trustees, the District may continue certain benefits for the duration of the leave at the Employer's cost.

- b) **Interrupted Benefits:** Otherwise, enrolment with the District's group benefits plan(s) as detailed in Appendix A shall terminate on the effective date of the LOA or on payment default.

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Upon return to work, the terminated benefits will be reinstated subject to the provider's 6 month waiting period, and any arrears will be deducted from future pay.

- c) **Termination of Benefits:** Employees who resign or are terminated from their position will be removed from the District's benefits, effective their final day of employment. Typically, the benefit coverage will terminate on the last day of the month when the provider is notified.

REFERENCE

Mayne Island Improvement District Leave of Absence Policy

Mayne Island Fire Department SOG re: Leave of Absence

Appendix A – 2025 Benefits Policy at a Glance

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Appendix A Employee Benefits at a Glance

This chart reflects details of the policy for insured benefits.

Benefit	Eligible Employees*	Waiting Period**	Optional Y/N (Employees choice)	% paid by Employer***	Termination of Benefit
Life	All	None - effective date of hire	N	100%	Upon resignation or permanent leave
AD&D	All	None - effective date of hire	N	100%	Upon resignation or permanent leave
Extended Health	All	Upon completion of (6 month) probation	Y	50% for on-call fire fighters 100% for regular staff	Upon resignation or permanent leave, or after 3 months in arrears for co-pays.
Dental	All	Upon completion of (6 month) probation	Y	50% for on-call fire fighters 100% for regular staff	Upon resignation or permanent leave, or after 3 months in arrears for co-pays
EAP	All Extended Hlth & Dental Plan members	Upon completion of (6 month) probation	Y	100%	Upon resignation or permanent leave

Notes:

- * Eligibility includes all regular part-time and full-time staff, and on-call firefighters.
- ** Probation periods are minimum 6 months.
- *** Paid On-Call Firefighters pay 50% of the premium cost.