

MAYNE ISLAND IMPROVEMENT DISTRICT POLICY		
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TITLE:	Member Benefits	

PURPOSE: To establish conditions by which members are in good standing and to qualify members for enrollment in the Districts group benefits plan, qualifying conditions which entitle members to be automatically enrolled in fire department group insurance policies. To also set the rate of plan premium deferment by the Mayne Island Improvement District, on behalf of the member(s) so enrolled.

SCOPE: All Fire Department Personnel

POLICY: The Mayne Island Improvement District at its option provides limited life and accident insurance coverage for its employees and members in good standing, at their date of hire whether they are paid or paid-on-call volunteers. Extended health and dental group plan coverage is offered to qualifying employees and members, at a deferred rate of the plan premiums. The premium deferment rate shall be set by the Board of Trustees annually 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 member shall be required to pay while enrolled in the Districts group Extended Health Care and Dental Plan(s). The rate is published annually in the “Firefighter Rate Schedule”.

Member in Good Standing - Members are expected to maintain attendance of 70% at regular practice sessions and 30% of emergency responses received by the department between January 1st through December 31st each year as is applicable to each members responder level. Member(s) shall be advised of their individual attendance standings on a quarterly basis. (ex: FF2 or FF1 or FR/Auxilliary member)

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: Members in good standing, having completed or satisfied all employment acceptance conditions shall be covered by the Districts policy(ies) by the district, at the rate as published annually in the “Firefighter Rate Schedule”, beginning on the members date of hire and consisting of:

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- Accidental Death & Dismemberment life insurance,
- 24 hour on duty/off duty accident insurance,
- WorkSafe BC - on duty coverage only.

Members who have completed all probationary conditions shall be eligible for enrollment in the district group policy benefits at the rate as published annually in the “Firefighter Rate Schedule”, at the single or family rate as applicable to the members personal status consisting of:

- Extended Health Care,
- Dental.

Qualifying Period: Members entering or re-entering service with Mayne Island Volunteer Fire Department shall successfully complete all qualifying department probationary period requirements, including any required waiting period established by the group policy provider prior to becoming qualified for enrollment in the department Extended Health & Dental plan.

Qualifying members may choose to decline enrollment in the extended health care and dental plan 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 member(s) annually, and shall provide written notice to the member of any such change.

Termination of Benefits: Members taking or intending to take a temporary or permanent leave from active duty with the fire department agree their absence from the department as specified in MIID Policy - Fire Department - Leave of Absence, shall constitute a voluntary resignation, including termination of enrollment in the Districts Life Insurance, 24 hour on duty/off duty accident insurance, WorkSafe BC coverage, and Extended Health and Dental benefits plans.

REFERENCE: MIID Policy - Fire Department - Leave of Absence

Also see O.G. 3.01 - Training - Standards
3.01.01 - Volunteer Fire Fighters
5.01.05 - Employee Vacations

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Passed by motion of the Board of Trustees on

date: August 10, 2015

Bob McKinnon, Chair, Board of Trustees
Mayne Island Improvement District

Gerrie Wise
Administrator