GROUP BENEFITS POLICY

[Company Name] is pleased to provide employee group benefits to eligible employees. The purpose of this policy is to outline the parameters of the benefits provided, including the enrollment and secession processes.

POLICY

[Company Name] offers a comprehensive benefits program offered through <Insert Carrier>.

Eligible employees will be determined by the employer and entitlement to enroll in the plan will be referenced in the employee’s employment agreement. Eligible employees will be entitled to enroll in the plan after successful and satisfactory completion of their probationary period. The employer reserves the right to waive the waiting period, without precedence.

The Current Health Benefits Program includes:

* Life insurance
* Accidental Death and Dismemberment insurance
* Medical/Health Coverage
* Dental Coverage
* Short Term Disability
* Long Term Disability

**Enrollment**

The forms required to enroll for benefits will be provided to employees approximately one month prior to their eligibility for coverage, or at hire if the waiting period is waived. If an employee does not receive copies of these forms by that time, they should ask their immediate supervisor/manager to obtain them. Upon enrolment in our group benefits plan employees will receive a group benefits booklet describing in detail the coverage provided.

**Changes to Coverage**

Any changes to coverage are at the sole discretion of the employer. Any changes will be communicated to employees, with appropriate notice, prior to their implementation.

**Extended Health Benefits**

For more information, please refer to the company’s Benefit Booklet.

**Termination of Benefits**

Benefits may be terminated for the following reasons:

* The employee does not pay their portion of the benefit premium.
* The employment relationship has been terminated. If the employee resigns, benefits will discontinue on the resignation date. Should the employee be terminated without cause, benefits will continue for the statutory required amount of time (**Ontario and Northwest Territories only**). Should the employee be terminated with cause, the employee’s benefits will discontinue on the termination date.
* After two (2) years of being off work for whatever reason, including but not limited to long-term disability leave, approved leave, sabbatical, etc.
	+ The two (2) year timeline would begin on the first day the employee is not actively employed, meaning not actively performing work for the employer or directed by the employer.
	+ During this period only, health, dental, and vision benefits will continue to be provided. Out-of-country benefits are excluded. The life insurance will continue as long as the life waiver of premium form is completed and accepted by the carrier.

The employee may assume full responsibility and payment for continuation of benefits at the 2-year mark, should the benefit policy, provider, and broker allow it.

*Note: If any of the provisions in the section ‘Termination of Benefits’ conflict with employment law and/or the applicable Human Rights legislation, either now, or in the future via amendment to legislation and/or subsequent rulings of the Human Rights Commission/Tribunal, the specific term that causes the conflict will deem to be void and the remainder of this policy will remain in force.*