

## HEALTH, WELLNESS AND LIFE INSURANCE

### PART 1: ADMINISTRATION

#### 1 Active Cleric

- 1(1) An active Cleric's medical, vision and dental benefit plan is governed by a contract between the Diocese ( Group Policy Number G0026721) and the Manufacturers Life Assurance Company ( 'Manulife Financial').
- 1(2) An active Cleric's Group Life Assurance coverage is governed by a contract between the General Synod national office and the Manufacturers Life Assurance Company ('Manulife Financial') under policy number G0021057C. Accidental Death and Dismemberment insurance is included under this policy.

#### 2 Retired Cleric

- 2(1) A retired Cleric's extended health benefit plan is governed by Group Policy Number G0021057C between the General Synod and the Manufacturers Life Assurance Company (Manulife Financial).
- 2(2) A retired Cleric may be eligible to receive a Self-Insured Death Benefit of up to \$4,000 under a plan administered by the General Synod Pension Office.

#### 3 Group Benefit Program

- 3(1) A Cleric may obtain guidance from this Regulation and from The Anglican Church of Canada 'Welcome to Your Group Benefit Program' Booklet, prepared by the General Synod Pension Office. A copy is available from the Diocesan Synod upon request.
- 3(2) A retired Cleric may obtain guidance from this Regulation and from The Anglican Church of Canada 'Welcome to Your Group Benefit Program' Booklet, prepared by the General Synod Pension Office. A copy is available from the Diocesan Synod upon request.
- 3(3) In the case of a conflict between this Regulation and the Contracts between the Diocese, the General Synod and the medical service providers, the latter will apply.

#### 4 General

- 4(1) The General Synod Pension Office and the Diocesan Synod Office jointly administer the medical and group life insurance benefit plans.
- 4(2) Direct questions pertaining to contracts between the Diocese and Manufacturers Life Assurance Company ("Manulife Financial") to the Synod Office.

4(3) The Diocesan Synod Office may be contacted at the following address:

Diocesan Synod of Fredericton  
115 Church Street, Fredericton NB E3B 4C8  
Phone: (506) 459-1801  
Web Site: [anglican.nb.ca](http://anglican.nb.ca)  
Email Contacts: [anglican.nb.ca/synod/](http://anglican.nb.ca/synod/)

4(4) The General Synod Pension Office may be contacted at the following address:

Pension Office Corporation  
625 Church Street, Suite 401, Toronto ON M4Y 2G1  
Phone: (416) 960-2484  
Toll Free: 1 (800) 265-1070  
Web Site: [www.anglicanpension.ca](http://www.anglicanpension.ca)  
Email Address: ehinchcliffe at anglicanpension.ca

## 5 Compulsory Participation

- 5(1) Each full time and permanent part-time Cleric shall participate in the life insurance plan, unless disqualified for coverage by virtue of age or retired status.
- 5(2) Each full time and permanent part-time Cleric shall participate in the medical, dental and vision care plans, unless the Cleric is covered through a spousal plan or is covered through the General Synod plan for retired Clerics.

## 6 Cost-sharing

- 6(1) The combined premiums for group life, medical and dental coverage are shared between the Diocese and the individual Cleric. The cost sharing ratio shall be determined by Diocesan Council on the recommendation of the Human Resources Committee. Under the current cost-sharing ratio, the individual shall pay the greater of 36% of the total premium or his/her group life insurance premium. The Diocese shall provide the remaining 64% of the premium cost (with reimbursement from the parishes through the payroll assessment). The following chart shows rates as of January 1, 2010:

Coverage	Single Rate	Employee Share	Family Rate	Employee Share
Medical/Dental	\$ 165.50	\$ 29.50	\$ 410.22	\$ 116.67
Group Life	\$ 47.00	\$ 47.00	\$ 48.45	\$ 48.45
Total	\$ 212.50	\$ 76.50 (36%)	\$ 458.67	\$ 165.12 (36%)

## **PART 2: EXTENDED HEALTH CARE**

Extended Health Care includes:

- a) Most prescription drugs (with a deductible of \$10 per prescription), obtainable through a Direct Pay Card method;
- b) Most medical equipment not covered by Medicare (e.g. diabetic supplies, ileostomy and colostomy supplies; oxygen; orthopaedic shoes; hearing aids; prostheses, etc.);
- c) Many professional medical services not covered by Medicare to a maximum of \$535 each per calendar year (e.g. chiropractor, podiatrist, massage therapist, physiotherapist);
- d) Out-of province medical treatment within certain limitations;
- e) Private duty nursing at home within certain limitations;
- f) Note: private or semi-private hospital rooms are not included as a benefit.

## **PART 3: VISION CARE**

Vision care includes:

- a) Eye examinations once per calendar year;
- b) Prescription glasses or contact lenses or elective laser surgery to a maximum of \$150 per calendar year for persons under age 18 and \$150 any two calendar years for persons age 18 and over.

## **PART 4: DENTAL CARE**

Dental care includes:

- a) 80% co-pay (20% participant pay) for Basic Services, such as X-rays and a complete oral examination once every two calendar years; scaling and polishing every 6 months; fillings and extractions;
- b) 80% co-pay (20% participant pay) for Supplementary Services such as root canals;
- c) 80% co-pay (20 % participant pay) for Dentures and Major Restorative Services to a maximum of \$2800 per calendar year.
- d) Note: Orthodontics are not included as a benefit.

## **PART 5: EMPLOYEE ASSISTANCE, WELLNESS AND HEALTHY LIFESTYLES**

### **1 Employee Assistance Program - General**

1(1) Definition

In this Part, "employee" means a Cleric.

1(2) The Diocesan shall provide an Employee Assistance Program (EAP).

1(3) The current EAP is through a Professional Services Agreement between the Diocesan Synod of Fredericton and Shepell FGI LP Inc.

2 Administration

2(1) Shepell FGI LP Inc. and the Diocesan Synod Office jointly administers the EAP.

2(2) The Diocesan Synod Office may be contacted at the following address:

Diocesan Synod of Fredericton  
115 Church Street, Fredericton NB E3B 4C8  
Phone: (506) 459-1801  
Web Site: [anglican.nb.ca](http://anglican.nb.ca)  
Email Contacts: [anglican.nb.ca/synod/](http://anglican.nb.ca/synod/)

2(3) Shepell FGI LP Inc. may be contacted at:

Confidential help-line:  
(For toll-free, 24 hour a day, seven days a week)  
Telephone: (800) 268-5211  
On-line counseling: [www.fgiworldmembers.com](http://www.fgiworldmembers.com)  
On-line resources: [www.shepellfgi.com](http://www.shepellfgi.com), then click on the FGIworld logo, or  
[www.fgiworld.com](http://www.fgiworld.com)

Shepell FGI Administrative Office Contact:  
Ms. Terra Lake  
Direct Line: (902) 429-0431  
Toll free: (877) 700-7674, extension 7

3 Program Elements

3(1) The EAP provides confidential and voluntary support that can help the employee address problems and challenges in his or her life. This support is available in person, by telephone, or on-line.

3(2) The program is available to an eligible employee and his or her immediate family members (as defined in the Plan).

3(3) The EAP endeavours to achieve the following outcomes:

- a) Personal well-being;
- b) Managed relationships and family;
- c) Legal clarity;

- d) Financial clarity;
- e) Research child-care and elder-care resources;
- f) Address workplace challenges;
- g) Tackle addictions; and
- h) Understand nutrition.

#### 4 Wellness and Healthy Lifestyles

- 4(1) The Diocesan Council, on the recommendation of the Diocesan Human Resources Committee, shall implement a Wellness and Healthy Lifestyles Program.
- 4(2) Without limiting the generality of s. 2(1), the Wellness and Healthy Lifestyles Program will:
  - Produce high levels of job satisfaction for employees;
  - Develop a healthy and safe work environment;
  - Increase productivity, and;
  - Provide health and wellness monitoring.

#### **PART 6: GROUP LIFE INSURANCE**

- 1 Group Life insurance covers the employee for \$100,000, the employee's spouse for \$5000 and the employee's dependents for \$2500 each, without requirement of medical evidence. Additional insurance may be purchased although medical evidence will be required.
- 2 Accidental Death and Dismemberment (AD&D) coverage provides an additional \$100,000 of life insurance if the cause of death is accidental. Benefits are also provided at various levels for different dismemberment injuries. See Section 1(2) of this Regulation for the policy number with 'Manulife' Financial.

#### **PART 7: RETIRED CLERIC BENEFITS**

- 1 Each retired Cleric shall participate in the retirees' benefit plan offered through General Synod. This plan is similar to the benefit plan for active Clerics, with the following more notable exceptions:
  - a) There is a \$50,000 lifetime limit on extended health care, excluding drugs;
  - b) The limit on prescription glasses, contact lenses or elective laser surgery is \$100 during any 24 consecutive calendar months;
  - c) Professional medical services such as those listed for active Clerics are limited to \$350 per calendar year;
  - d) There is no dental care;
  - e) There is no life insurance, including no AD&D.

Adopted 17 September 2008  
Last Revised 21 April 2010