

HEALTH, WELLNESS AND LIFE INSURANCE

1 Administration

- 1(1) The Synod partners with Medavie Blue Cross (Blue Cross), through Group Policy #99730, for medical and life insurance benefits for active and retired clergy and lay employees of the Synod and Parish Corporations (“members”).
- 1(2) Direct questions pertaining to this Policy should be addressed to our Broker, CDS Financial at 506-452-2840, or the Synod Office.
- 1(3) Members can access the self-service portal at <https://members.medaviebc.ca/en/> or find an application form on the [Blue Cross Group Medical Benefits](#) page of the diocesan website. Most medical service providers allow for direct billing.

2 Benefits

- 2(1) An active cleric’s health benefit plan is detailed in the [Blue Cross Active Clergy Group Benefits Booklet](#) available on the diocesan website. Benefits include:
 - a) Life and Dependent Life
 - b) Accidental Death and Dismemberment
 - c) Drug
 - d) Extended Health Care (hospitalization, medical services and supplies, vision care)
 - e) Dental
 - f) Travel
 - g) Employee and Family Assistance Program (EFAP)
- 2(2) A Synod or parish lay staff member’s benefit plan is detailed the [Blue Cross Active Lay Group Benefits Booklet](#) available on the diocesan website. Benefits include:
 - a) Life and Dependent Life
 - b) Accidental Death and Dismemberment
 - c) Drug
 - d) Extended Health Care (hospitalization, medical services and supplies, vision care)
 - e) Dental
 - f) Travel
 - g) Employee and Family Assistance Program (EFAP)
- 2(3) A retired cleric or lay employee's extended health benefit plan is detailed in the [Blue Cross Retired Employee Group Benefits Booklet](#) available on the diocesan website. Benefits include:
 - a) Drug
 - b) Extended Health Care (hospitalization, medical services and supplies, vision care)
 - c) Employee and Family Assistance Program (EFAP)
- 2(4) In the case of a conflict between this Regulation and the contracts between the Synod and Blue Cross, the latter will apply.

3 Compulsory Participation

- 3(1) Each full-time or permanent part-time cleric or lay employee working at least half-time shall participate in the life insurance plan, unless disqualified for coverage by virtue of age or retired status. Employees on contract, working at least half-time, are included if the contract length is 12 months or more.
- 3(2) Each full-time or permanent part-time cleric or lay employee working at least half-time shall participate in the medical, dental and vision care plans, unless the employee is covered through a spousal plan or is covered through the plan for retirees. Employees on contract, working at least half-time, are included if the contract length is 12 months or more.

4 Cost Sharing

- 4(1) The combined premiums for group life and medical coverage are shared between the Synod and the individual member. The cost sharing ratio shall be determined by Diocesan Council on the recommendation of the Human Resources Committee.
- 4(2) The current ratios for sharing the premium costs are:
- an active cleric shall pay 36% and the employer cover 64%
 - a synod lay employee shall pay 36% and the Synod cover 64%
 - a parish lay employee shall pay 50% and the employer cover 50%
 - a retired cleric/ lay employee shall pay 25% and the Synod cover 75%

5 Employee and Family Assistance Program (EFAP)

- 5(1) The EFAP provides confidential and voluntary support that can help the employee or an immediate family member address problems and challenges in their life. This support is available in person, by telephone or online.
- 5(2) The EFAP endeavours to achieve the following outcomes:
- a) personal well-being
 - b) managed relationships and family
 - c) legal clarity
 - d) financial clarity
 - e) research childcare and elder-care resources
 - f) address workplace challenges
 - g) tackle addictions
 - h) understand nutrition

6 Wellness and Healthy Lifestyles

- 6(1) The Diocesan Council is committed to promoting employee health and wellbeing. A healthy and balanced lifestyle helps to increase employee job satisfaction and provide a pleasant and safe work environment.

- 6(1) Members shall strive to maintain a healthy and balanced lifestyle, taking advantage of learning opportunities offered by the Diocesan Council or the benefit plan provider.
- 6(2) Employers shall provide a healthy and safe work environment and be attuned to the wellness of employees.

Adopted
17 September 2008
Revised
21 April 2010
27 September 2025