

# **VersaCold**

## **ARTICLE 13 - MEDICAL AND EXTENDED HEALTH COVERAGE**

### **13.01 Medical Services Plan**

The contract currently held by the Company signatory to this Agreement and the British Columbia Medical Services Plan, to provide medical care to employees classified herein who qualify and who indicate their desire to be covered by the plan, shall remain in effect for the duration of this Agreement.

### **13.02 Extended Health Benefits Plan**

The contract currently held by the Company signatory to this Agreement to provide Extended Health Benefits to employees classified herein and who indicate their desire to be covered by the plan shall remain in effect for the duration of this Agreement.

- 13.03 Premium rates of the B. C. Medical Services Plan and the Extended Health Benefits Plan may be adjusted at any time as may be required to reflect changes in the coverage of either plan, or changes in the experience of the group.
- 13.04 Eligibility: To qualify for coverage under the B.C. Medical Services Plan and the Extended Health Benefits Plan, an employee must have gained "regular" employee status.
- 13.05 Application Forms: To ensure enrollment in both the Medical Services Plan and the Extended Health Benefits Plan, an employee must complete and sign the required application forms of both plans.
- 13.06 Payment of Premiums: Subject to the conditions set forth herein for prepaid premiums, the company agrees to pay 90% of the premium of both plans for each month the employee is on the payroll.
- 13.07 The eyeglass option in the Extended Health Benefit Plan shall be increased to provide a payment of three hundred dollars (\$300.00) per family member no more than once every two years. This benefit will increase to three hundred and twenty-five dollars (\$325.00) effective April 16, 2010 and will increase further to three hundred and fifty dollars (\$350.00) effective April 16, 2012.
- 13.08 Prepaid Premiums: To assist employees who are temporarily laid off to maintain their coverage under both plans the Company shall make the

following contributions:

- 13.08.1 If an employee is laid off within five months of date of enrollment, the employee shall pay in advance the full monthly premium of both plans to maintain coverage.
- 13.08.2 If an employee is laid off after five months from date of enrollment in the plans, the Company will pay 90% of the next three monthly premium s of both plans. Thereafter, the full premiums must be paid in advance by the employee to maintain his or her coverage.
- 13.08.3 Effective July 23, 2008, employees on lay off will be allowed to continue making their premium payments and maintain coverage on the plan for a maximum of 24 consecutive months.

#### **ARTICLE 14 - DENTAL PLAN**

- 14.01 The contract currently held by the Company signatory to this Agreement and the Medical Services Association to provide dental care to employees classified herein who qualify in accordance with the requirements of the Plan and who indicate their desire to be covered by the Plan, shall remain in effect for the duration of this Agreement. The Company will pay to the employee, without undue delay, that portion of the excess claim that would have been paid by the insurer if there was no plan limit.
- 14.02 The Plan shall provide a maximum 90% of Plan A - Basic Services and 60% of Plan B - Prosthetic Appliances and Crown and Bridge Procedures. Employees, their spouses and registered dependents shall be eligible for services under the provisions of the Plan. Part C - Orthodontics covering dependent children only will provide a lifetime maximum per child of \$3,000.00 (50% reimbursement).
- 14.03 Premium Rate may be adjusted at any time as may be required to reflect changes in the experience of the group and/or changes in dental service rates.
- 14.04 Eligibility - to qualify for coverage under the Dental Plan, an employee must have accumulated:
  - either 1 year of 10 months of service or the equivalent of 1250 hours service in a 10 month period, or
  - either 2 consecutive years of at least 6 months of service or the equivalent of 1,500 hours service in the 2 consecutive years, or
  - either 3 consecutive years of at least 5 months of service or the equivalent of 1,875 hours service in the 3 consecutive years.

For this purpose, the employee's anniversary date shall be used in determining the year; and a month's service is defined as a calendar month in which the employee has worked one hundred hours or more.

- 14.05 Payment of Premiums: Subject to the conditions set forth herein for prepaid premiums, the company agrees to pay 90% of the premium for each month the employee is on the payroll.
- 14.06 Prepaid Premiums: To assist employees who are temporarily laid off to maintain their coverage for a full twelve months after their date of enrollment, the Company shall make the following contributions:
  - 14.06.1 If an employee is laid off within five months of enrollment, the employee shall pay in advance the full monthly premium to maintain coverage to anticipated date of rehire.
  - 14.06.2 If an employee is laid off after five months from date of enrollment in the Plan, or in subsequent years if the employee is laid off after five months on the payroll, in the twelve month period immediately following the date of rehire, the company will pay 90% of the next three monthly premiums. Thereafter, the full premium must be paid in advance by the employee, to maintain his or her coverage to the anticipated date of rehire.
  - 14.06.3 Effective July 23, 2008, employees on layoff will be allowed to continue making premium payments and maintain coverage on the plan for a maximum of 24 months.
- 14.07 The Employer agrees it shall provide the Union with full copies of the contracts as they pertain to the dental plan excluding any cost/financial provision, in place between the company and the following dental plan carriers:

Maritime/Manual life Policy Number 961929-001

Clarica Policy Number 24064-3

Harbour Union/The Mutual Group Policy 24064-3 and 3a

The Employer and the Union agree that concerns regarding the dental plan shall be submitted in writing to Ken Northrup General Manager Vancouver Operations. The matter shall be investigated and the outcome shall be reviewed with the employee concerned and a representative of the Union and Company's Human Resource Representatives. Any unresolved matter shall be submitted to the grievance procedure as set out in the collective agreement.