



FRONTIER

SCHOOL DIVISION

UNIONIZED SUPPORT STAFF HANDBOOK

August 2019

INTRODUCTION

Welcome to the Frontier School Division.

This reference handbook is designed to give you a brief introduction to Frontier School Division policies and provide you with a summary of the main features of the benefits provided by the Division.

This handbook does not confer or create any contractual right. **For full particulars of the terms and conditions of employment, policies and/or your collective agreement should be consulted, as applicable.** The Policy Manual is located on the Frontier School Division website - <https://www.fsdnet.ca>.

All rights with respect to benefits provided are given in the plan texts. For full particulars of plan rules and benefits, consult the plan documents. In the event of any variations between this handbook and the provisions of the plan texts, the plan texts will prevail. Where questions arise regarding interpretation, the plan texts will govern.

If you are in doubt as to the accuracy of the materials, or if you would like to talk to someone about the plans, or if you wish to receive paper copies of any benefit booklets please call:

Lisa Knight
Pension & Benefits Specialist
204-258-2724

Benefit booklets are available online at <https://www.fsdnet.ca> and www.mpsebp.ca

TABLE OF CONTENTS

	PAGE
Human Resources Contact List.....	5
General Information	
Payroll Information.....	6
Dress Code.....	6
Summer Lay Off.....	6
Policies	
Employment	
Staff Conduct.....	7
Criminal Record Check and Child Abuse Registry Check.....	7
Attendance.....	7
Smoking on School Division Property.....	7
Awards Program.....	8
Resignation.....	8
Compensation	
Language Fluency Allowance.....	8
Workers Compensation.....	8
Remoteness Allowance.....	9
Leaves	
Maternity Leave.....	9
Parental-Adoptive Leave.....	10
Co-Curricular Leave.....	10
Religious Holidays.....	11
Supervision and Evaluation	
Supervision and Evaluation.....	11
Professional Learning.....	11
Respectful Workplaces	
Respectful Workplaces.....	12
Workplace Harassment & Discrimination Prevention, Investigation & Resolution.....	12
Employee Health and Safety- Alcohol and Drug Free Workplaces.....	12

TABLE OF CONTENTS

	PAGE
Group Health Care Summary.....	13
Dental Plan Summary.....	16
Employee and Family Assistance Plan	18
Group Insurance Plan Summary – Basic Life and Optional Life Insurance	19
Family Life Insurance Plan and Accident Insurance Summary.....	20
Long Term Disability Plan Summary	21
Pension Plan	22
Group Registered Retirement Savings Plan and Tax Free Savings Account.....	23

HUMAN RESOURCES CONTACT LIST

Janina Goldenstein - Human Resources Manager

Phone: 204-258-2733

Email: janina.goldenstein@fsdnet.ca

- Collective Agreement Interpretation
- Employee and Labour Relations
- Human Resources Policies and Processes

Lisa Hepworth - Human Resources Assistant

Phone: 204-258-2720

Email: lisa.hepworth@fsdnet.ca

- Appointment Forms
- Course Allowances - Support staff
- Job Postings
- Performance Evaluations
- Salary Administration
- Service Awards
- Seniority
- Teacher Certification

Lisa Knight - Pension & Benefits Specialist

Phone: 204-258-2724

Email: lisa.knight@fsdnet.ca

- Benefits Inquiries (Blue Cross, Life Insurance)
- Pension Inquiries (Plan Enrolment/Termination, Pension Statements, Retirements)
- Long Term Leaves of Absences (LTD, Maternity & Parental Leaves)
- WCB Claims

Fern Janzen - Human Resources Secretary

Phone: 204-258-2721

Email: fern.janzen@fsdnet.ca

- General Inquiries
- New Employee Documentation
- Employee Absence Entry and Reporting

Human Resources Confidential Fax Number 204-258-2068

GENERAL INFORMATION

PAYROLL INFORMATION

Frontier School Division deposits your pay directly into your bank account. You may request to have the pay deposited into a maximum of two separate accounts.

The Division does not provide pay advances.

Make sure you check your pay stub to ensure you are paying for the correct benefits.

Payroll Contact List:

Rose-Zan Verinder – Payroll Administrator – Support Staff Payroll

Phone: 204-258-2715

Email: rose-zan.verinder@fsdnet.ca

Nicole Joseph – Payroll Administrator – Educational Assistant Payroll

Phone: 204-258-2745

Email: nicole.joseph@fsdnet.ca

DRESS CODE

Although there is no official dress code, all employees are expected to dress appropriately for the school or office and project a professional image.

SUMMER LAY-OFF

Many employees in the Division work during the school year only. For these employees (excluding Educational Assistants), any vacation time not used during the year, plus any banked time or overtime not taken, will be paid at the end of the school year. A record of employment will be issued so employees who work less than a full year can apply for employment insurance.

POLICIES

For your reference, the following will highlight policies which are not included in your collective agreement that may relate to your employment with the Division.

A complete listing of all Division personnel policies and their regulations is available online at <https://www.fsdnet.ca/Board/Trustees/Policies/Pages/default.aspx>

POLICY SECTION E.1 – EMPLOYMENT

STAFF CONDUCT (POLICY E.1.B.1)

One of the primary responsibilities entrusted to the Frontier School Board is to nurture, protect and provide for the safety and well-being of its students. To fulfill this trust, it is the Board's expectation that both on and off-duty conduct of all Division staff shall set a positive example for students, parents, and the communities it serves.

CRIMINAL RECORD AND CHILD ABUSE REGISTRY CHECKS (POLICY E.1.D)

Frontier School Division is committed to providing a safe learning and working environment for all students and staff. Therefore, the Division requires all current and prospective employees who are or will be employed with the Division, to obtain Criminal Record Checks (CRC) and Child Abuse Registry Checks (CARC) by the appropriate agencies.

Only Criminal Record Checks and Child Abuse Registry Checks completed within the previous six (6) months of hire date will be accepted.

ATTENDANCE (POLICY E.1.I)

Good employee attendance enables the Division to achieve its goals and objectives, to operate effectively, and to successfully meet its obligations to provide quality education for the Division's students.

Employees are expected to:

- submit a request for leave for any planned absence to their Principal/Supervisor as far in advance as possible
- make contact and inform the Supervisor, as soon as possible, regarding any unplanned absence, tardiness or early departures.

SMOKING ON SCHOOL DIVISION PROPERTY (POLICY E.1.N.1)

The health and wellness of students and staff is a priority in Frontier School Division. In addition, staff and other adults are role models who encourage students to develop healthy practices. Therefore, there shall be no smoking or use of electronic smoking products by staff at any time on Frontier School Division property. Property includes all buildings, grounds, vehicles and parking lots but does not include housing.

POLICIES

AWARDS PROGRAM (POLICY E.1.P)

Your service with the Division is valued and is recognized at the following milestones with your choice of gift.

- 10 year
- 15 year
- 20 year
- 25 year
- 30 year
- 35 year
- 40 year
- Retirement.

RESIGNATION (POLICY E.1.Q)

An employee resignation means that the employee voluntarily gives up his/her employment relationship with the Division.

Resignation of support staff employees shall be in accordance with *The Employment Standards Code* and the individual employment contract between the support staff member and Frontier School Division.

POLICY SECTION E.2 – COMPENSATION

LANGUAGE FLUENCY ALLOWANCE (POLICY E.2.A)

Frontier School Division values the use of First Nations languages by staff where those languages directly support student learning and parental involvement. In recognition of this, the Division will provide an allowance to employees who are eligible based on the established criteria.

WORKERS COMPENSATION (POLICY E.2.B)

An employee who suffers a workplace injury is eligible for workers' compensation through *The Workers' Compensation Act*. Workers' Compensation benefits are designed to replace an employee's wages and are governed by the *Act* and its regulations.

POLICIES

REMOTENESS ALLOWANCE (POLICY E.2.E)

If you live in one of the following communities, you may be eligible to receive the remoteness allowance. An application form is provided in your employment package.

Churchill	Cranberry Portage	Cross Lake	Cormorant
Leaf Rapids	Lynn Lake	Moose Lake	Norway House
Sherridon	Snow Lake		

POLICY SECTION E.3 – LEAVES

Leaves of absence are available to all employees, some with pay and some without pay. All time off work, with or without pay, must be applied for.

MATERNITY LEAVE (POLICY E.3.A)

The total period of maternity leave is seventeen (17) weeks. If parental leave is also being applied for, the time taken must be continuous, i.e. 17 weeks maternity leave and 63 weeks parental leave, for a maximum of 80 weeks.

Requests for maternity leave must be submitted to your Principal/Supervisor at least four (4) weeks prior to the expected delivery date, with a medical certification specifying the expected date of delivery.

To obtain maternity and parental Employment Insurance benefits, please contact Service Canada.

PLAN A - NO TOP-UP

To be eligible for maternity leave you must have worked for the Division for seven (7) consecutive months.

PLAN B - TOP-UP

To be eligible for Plan 'B' maternity leave you must be a permanent employee and have worked for the Division for seven (7) consecutive months. You must return to work following the maternity leave for at least six (6) months, or repay the Division the amount of 'top-up' received from the Division.

Payment during the maternity leave is as follows:

- For the first one (1) week (waiting period) an employee shall receive payment equivalent to ninety percent (90%) of gross salary;
- For the next immediate fifteen (15) additional weeks, the employee shall receive payment equivalent to the difference between the Employment Insurance benefit the employee is eligible to receive and ninety percent (90%) of gross salary;
- For the last one (1) week period in week seventeen (17) the employee shall receive equivalent to ninety percent (90%) of gross salary;

The Maternity/Parental/Adoptive Leave Application Form is available online at <https://www.fsdnet.ca/About/Departments/HR/Documents&Forms/Pages/default.aspx>

POLICIES

PARENTAL-ADOPTION LEAVE (POLICY E.3.B)

To be eligible for the leave you must have worked for the Division for seven (7) consecutive months.

If you adopt a child or become the natural parent of a child, you are entitled to a maximum of sixty-three (63) weeks of continuous leave.

Requests must be submitted to your Principal/Supervisor at least four (4) weeks prior to the start of the leave, accompanied by the appropriate medical/legal evidence.

Parental leave must commence no later than the first anniversary of the date on which the child is born, adopted, or comes into your care and custody.

To obtain parental/adoption leave Employment Insurance benefits, please contact Service Canada.

The Maternity/Parental/Adoptive Leave Application Form is available online at <https://www.fsdnet.ca/About/Departments/HR/Documents&Forms/Pages/default.aspx>

CO-CURRICULAR LEAVE (POLICY E.3.C)

Frontier School Division recognizes the importance of co-curricular activities to the total education program for students. In appreciation for and recognition of the many volunteer hours spent by Division staff on co-curricular activities outside the normal school day, the Division will grant a maximum of four (4) one-half (1/2) days of leave with pay to qualifying staff.

Co-curricular leave cannot be used in conjunction with other leaves or to extend vacations. The definition of vacations includes summer, Christmas and spring breaks.

POLICIES

RELIGIOUS HOLIDAYS (POLICY E.3.E)

An employee wishing to be absent from duties on regular working days due to the observance of the religious days of the employee's faith, other than general holidays under *The Employment Standards Code*, may request religious leave up to a maximum of two (2) days. Religious leave shall be without pay. However, support staff may use vacation leave, a personal day or banked time to cover the absence.

SECTION E.4 – SUPERVISION AND EVALUATION

SUPERVISION AND EVALUATION (POLICY E.4.B)

Frontier School Division believes that one factor in providing a high quality educational environment for students is the ongoing supervision and evaluation of support staff.

The Principal/supervisor shall provide feedback to the employee through the probationary period and a formal evaluation shall be completed no less than three (3) weeks prior to the end of the probationary period.

Performance evaluations shall be completed:

- annually at the employee's anniversary date, until the employee reaches the top step of the salary range; and no less than every four (4) years thereafter,
- At the employee's or supervisor's request,
- Upon the formal recommendation of the school committee.

PROFESSIONAL LEARNING (POLICY E.4.D)

The Division believes in the importance of professional learning of all staff. Professional learning opportunities will be reviewed and evaluated based on Divisional directions, Provincial mandates, individual learning needs, professional growth plans, and funding availability.

In addition to the training provided by the Division, the Division may provide financial support to employees with two (2) or more years of service, for the purpose of taking courses which upgrade their skills.

The Application for Course Fees is available online at <https://www.fsdnet.ca/About/Departments/HR/Documents&Forms/Pages/default.aspx>

POLICIES

SECTION E.5 – RESPECTFUL WORKPLACES

RESPECTFUL WORKPLACES (POLICY E.5.A)

A respectful workplace is a workplace where employees and students feel safe, are treated fairly, and where there exists a climate of understanding and mutual respect. Respectful workplaces provide environments which encourage effective staff and schools, positive relationships, and increased student success. Frontier School Division is committed to maintaining such environments. It is the responsibility of all employees to conduct themselves in a manner which supports respectful workplaces.

WORKPLACE HARASSMENT AND DISCRIMINATION PREVENTION, INVESTIGATION AND RESOLUTION (POLICY E.5.C)

All forms of harassment and discrimination are contrary to the beliefs and values of Frontier School Division. The Division is committed to providing a work and educational environment that is free from harassment and discrimination and to upholding the inherent right of individuals to be treated with dignity and respect.

EMPLOYEE HEALTH AND SAFETY – ALCOHOL AND DRUG FREE WORKPLACES (POLICY E.5.E)

The Frontier School Division Board of Trustees believes that schools and working environments must be safe, comfortable, welcoming and conducive to effective teaching and learning. Substance abuse threatens this environment. Therefore, the unlawful manufacture, distribution, possession or use of a controlled substance or alcohol is prohibited in any Division workplace, including Division buildings, grounds and vehicles.

A “controlled substance” is defined as “any type of drug whose possession and use is regulated by law, including a narcotic, a stimulant, or a hallucinogen”. A “drug” is defined as “a natural or synthetic substance that alters one’s perceptions or consciousness”.

GROUP HEALTH CARE SUMMARY

(MANITOBA PUBLIC SCHOOL EMPLOYEES MANITOBA BLUE CROSS)

Eligibility: Compulsory for permanent full-time and part-time employees and term employees who at the date of employment are expected to be employed for 60 consecutive working days or more or work more than 25 hours/week

The plan covers the employee, legal or common-law spouse and dependent children.

Who Pays? Employee pays 100% of premium.

Definitions: **Spouse:** The person with whom you are legally married or have continuously resided with for a least one year in a conjugal relationship. Separated or divorced spouse ineligible.

Dependents: All natural children, legally adopted children, stepchildren and children for whom you are the legal guardian. Children of the person with whom you are living in a conjugal relationship are also eligible, provided such children are living with you. All children must be unmarried, under the age of 21 and dependent upon you for support or unmarried and under the age of 25 and in full-time attendance at an accredited educational institution, college or university. The age restriction does not apply to a physically or mentally incapacitated child whose incapacitation commenced while they satisfied the definition of a dependent child, as described above.

Enrollment: New employees become eligible for benefits on their date of employment.

You must enroll according to your true family status, listing all eligible dependents (single or family).

You must add your spouse to your plan when they become eligible (date of marriage or one year from the date of cohabitation). If the change is reported within 90 days of the date of eligibility (date of marriage or one year from date of cohabitation), coverage for the spouse and dependent children (if any) will commence on the date of eligibility. If not reported within 90 days of the date of eligibility, coverage for the spouse and dependent children (if any) will commence one year from the date of eligibility.

You can waive enrollment in this plan if you are covered under another plan. When you lose coverage under the other plan, you can enroll in this plan within 90 days. Benefit restrictions may apply if you enroll after 90 days. **Once you are a member of this plan, you cannot cancel coverage, unless you obtain coverage elsewhere.**

GROUP HEALTH CARE SUMMARY
(MANITOBA PUBLIC SCHOOL EMPLOYEES MANITOBA BLUE CROSS)

Extended Health Benefits

No deductible; 80% reimbursement of eligible expenses

Ambulance Full payment of reasonable and customary charges for services provided within the province. Air ambulance paid up to the amount equivalent had the services been provided by ground ambulance.

Medical Van Non-emergency charges by a participating medical transfer service are covered up to lifetime maximum of \$500 per person.

Prescription Unlimited to person's Pharmacare deductible.

Drugs Dispensing Fee: Dispensing fees for prescription drugs are covered to a maximum of \$7.00 per prescription.

Paramedical Combined total of \$850 per person per year (up to the paramedical maximum)

Practitioners

Athletic/Physiotherapy	Naturopath
Audiologist	Osteopath
Chiropractor	Podiatrist/Certified Foot Care Nurse
Massage Therapist	Registered Dietician
Occupational Therapist	Speech Therapist
Clinical Psychologist	

Assisted Care (Home Care, Health Care Aid, Homemaker) up to \$30 per day for maximum of 14 days per illness or injury. Services must be prescribed by the attending physician or nurse practitioner and be provided within 12 months following discharge from hospital as an in-patient.

Cardiac Rehabilitation Lifetime maximum benefit of \$500 for patients with diagnosed cardiac disease requiring the services of a recognized cardiac rehabilitation program when prescribed by the attending physician or nurse practitioner.

Foot Orthotics With prescription up to \$500 per person per calendar year.

Hearing Aids Charges for the purchase or repair of hearing aids when prescribed by an otologist or audiologist to a maximum of \$2,000 per person during any 5 consecutive year period. Charges for regular maintenance, batteries or recharging devices are not eligible.

GROUP HEALTH CARE SUMMARY
(MANITOBA PUBLIC SCHOOL EMPLOYEES MANITOBA BLUE CROSS)

Private Duty Nurse	Charges for private duty nurse or home visits by a professional registered nurse (not a relative) either in the hospital or home when prescribed by the attending physician or nurse practitioner, up to an annual maximum benefit payment of \$3,000 per person per calendar year.
Vision Care	Maximum of \$100 per person during any 24 consecutive month period for one (1) eye examination. (no eye wear is covered)
Travel Health Care	Charges for medical, surgical, and hospital services resulting from an accident or illness while traveling out of the province (unlimited). Coverage is for 90 days for those under 65 years of age and 60 days for those over 65 years of age.
Prosthetic Appliances, Remedial Equipment & Medical Appliances	For details, please contact Lisa Knight, Pension & Benefits Specialist

DENTAL PLAN SUMMARY

(MANITOBA PUBLIC SCHOOL EMPLOYEES MANITOBA BLUE CROSS)

- Eligibility:** Compulsory for permanent full-time and part-time employees and term employees who at the date of employment are expected to be employed for 60 consecutive working days or more or work more than 25 hours/week
The plan covers the employee, legal or common-law spouse and dependent children.
- Who Pays?** Employee pays 50% of premium, Division pays 50%.
- Definitions:**
- Spouse:** The person with whom you are legally married or have continuously resided with for a least one year in a conjugal relationship. Separated or divorced spouse ineligible.
- Dependents:** All natural children, legally adopted children, stepchildren and children for whom you are the legal guardian. Children of the person with whom you are living in a conjugal relationship are also eligible, provided such children are living with you. All children must be unmarried, under the age of 21 and dependent upon you for support or unmarried and under the age of 25 and in full-time attendance at an accredited educational institution, college or university. The age restriction does not apply to a physically or mentally incapacitated child whose incapacitation commenced while they satisfied the definition of a dependent child, as described above.
- Coordination of benefits:** where employee is insured under more than one plan, benefits are paid from each plan. Coverage will not exceed treatment costs.
- Enrollment:** New employees become eligible for benefits on their date of employment. You can waive enrollment in this plan if you are covered under another plan or have Treaty status.
- Benefits:** Basic and Major dental benefits are subject to a combined maximum of \$1,500 per person per calendar year. If you commence employment after July 1st, benefits will be limited to a maximum of \$750 for the remainder of that year.
- You will be reimbursed:
- 100% of eligible expenses for “Basic” dental services
 - 50% of eligible expenses for “Major” dental services
 - 50% of eligible expenses for “orthodontics” (braces) to a lifetime maximum of \$1,500 for dependent children up to the age of 21 or up to the age of 25 if in full-time attendance at an accredited educational institution, college or university.

DENTAL PLAN SUMMARY

(MANITOBA PUBLIC SCHOOL EMPLOYEES MANITOBA BLUE CROSS)

Pre-Treatment Authorization:

If the cost of all treatments planned is expected to exceed \$500, Blue Cross must approve the work in advance. Your dentist will submit your claim form, with supporting x-rays directly to Blue Cross. A notice of assessment will be issued to you and your dentist.

Basic Services:

- Complete examination, once every 3 calendar years
- Recall or oral examinations covered twice in each calendar year.
- Full mouth x-rays, periapical x-rays or panorex x-rays once every 2 calendar years if necessary
- Cleaning twice in each calendar year
- Extractions. Uncomplicated procedures for the removal of teeth which are beyond restoration.
- Fillings made of amalgams, silicates, plastics and synthetic porcelains.
- Periodontics. The usual procedures for treatment of the diseases of the tissues and bones supporting the teeth.
- Root canals

Major Services:

- Inlays and onlays (one per tooth every 5 calendar years)
- Jackets, crowns and bridges to rebuild and replace missing teeth (Only one procedure per tooth every 5 calendar years)
- Partial or complete upper and lower dentures provided by a dentist or licensed denturist. Each procedure limited to once every 5 calendar years. Allowances include all adjustments.

Exclusions: please refer to the Dental booklet for exclusions and limitations

EMPLOYEE AND FAMILY ASSISTANCE PLAN
(HOMEWOOD HEALTH)

- Eligibility:** Compulsory for all support staff.
Covers you and your dependent family members.
- Purpose of EFAP:** To provide confidential and voluntary professional counselling
To provide help and intervention at an early stage of difficulty
- Enrollment:** New employees become eligible for benefits on their date of employment
- Services:** Individual, marital, and family counseling
Group counseling sessions
Health resources

Contact:

Homewood Health
1-800-663-1142 (24 hours a day)

OR

www.homewoodhealth.com

GROUP INSURANCE PLAN SUMMARY

(Manitoba Public School Employees Group Life Insurance Plan)

- Eligibility:** Basic life insurance is compulsory for permanent full-time and part-time employees and term employees who at the date of employment are expected to be employed for 60 consecutive working days or more.
- Who Pays?** Basic life insurance - Employee and Division share premium costs.
Optional life insurance – Employee pays 100% of premium.
- Enrollment:** New employees become eligible for benefits on their date of employment
- Benefits:** Provides a lump sum payment to your beneficiary or beneficiaries in the event of your death. Available at 200%, 300%, 400%, 500%, 600% and 700% of annual earnings.
- Coverage ends:** On the earliest of the following dates:
- The end of the month following the date of termination of employment or retirement, or on August 31st if your termination or retirement occurs at the end of the school year in June;
 - The end of the period for which the last premium is paid for your insurance;
 - The date the policy terminates.

FAMILY LIFE INSURANCE PLAN

(Manitoba Public School Employees Group Life Insurance Plan)

Eligibility: Optional for permanent full-time and part-time employees and term employees who at the date of employment are expected to be employed for 60 consecutive working days or more.

Who Pays? Employee pays 100% of premium.

Enrollment: New employees become eligible for benefits on their date of employment.

Benefits: In the event of your spouse's death you receive a lump-sum benefit of \$20,000.

In the event of your child's death you receive a lump-sum benefit of \$10,000.

ACCIDENT INSURANCE (Formally Accidental Death & Dismemberment Insurance)

(Manitoba Public School Plan Employees Group Life Insurance Plan)

Eligibility: Optional for permanent full-time and part-time employees and term employees who at the date of employment are expected to be employed for 60 consecutive working days or more. Coverage may include employee, spouse and dependents.

Who Pays? Employee pays 100% of premium.

Enrollment: New employees become eligible for benefits on their date of employment.

Benefits: Provides a lump-sum payment in the event of death or loss of a limb, sight, hearing, etc. resulting from an accident.

Employee chooses the amount of insurance (called the principal sum) in units of \$18,000 to a maximum of \$360,000.

If you die, the benefit is paid to your designated beneficiary or beneficiaries or to your estate if you do not have a beneficiary. If you suffer a covered loss, the benefit is payable to you. You are the beneficiary if your spouse or eligible dependent children die or suffer a covered loss. The maximum amount paid for all losses to an insured person resulting from any one accident is the principal sum. Refer to benefit booklet for more details.

LONG TERM DISABILITY PLAN SUMMARY
(MANITOBA SCHOOL BOARDS ASSOCIATION – CO-OPERATORS)

Eligibility: Compulsory for all permanent full-time and permanent part-time employees who work a minimum of 15 hours per week in eligible locations.

Who Pays? Employee pays 100% of premium.

Enrollment: New employees become eligible for benefits following the completion of three (3) months of active work.

Benefits: Provides income of 60% of pre-disability net earnings (non-taxable) after accumulated sick leave is exhausted, up to the 120th working day, whichever is longer.

Benefit ceases on the earliest of: age 65, retirement date or retirement on pension, termination of service as an employee

Benefit paid for a 24 month period following the elimination period if you are unable to perform the usual and customary duties of your normal occupation. Thereafter, benefits will continue if you are unable to earn at least 66 2/3% of pre-disability earnings.

THE RETIREMENT PLAN FOR THE EMPLOYEES OF FRONTIER SCHOOL DIVISION - PENSION PLAN

- Eligibility:** Compulsory for all permanent full-time employees.
- Each employee other than permanent full-time employees shall, after becoming eligible, be required to become a Member of the Plan on the first day of the month after the point at which the Member has earned 35% of the YMPE (Year's Maximum Pensionable Earnings) under the Canada Pension Plan (CPP) in two (2) consecutive calendar years.
- Voluntary enrollment: Each employee may become a Member of the Plan at any time after becoming eligible.
- Who Pays?** Employee pays 9%, Division pays 9% of employees salary.
- Enrollment:** New employees become eligible for benefits following the completion of three (3) months of active work.
- Benefits:** Is a defined benefit plan. Pension is based on a combination of annualized earnings history and credited service under the plan.
- Each year a pension statement is sent to each member providing details of the estimated amount of pension benefit at age 60 and 65 based on current earnings and estimated credited service at age 60 and 65, respectively.

For more information please refer to the Pension Plan handbook found on the Division's website or contact Lisa Knight, Pension and Benefits Specialist.

GROUP REGISTERED RETIREMENT SAVINGS PLAN (RRSP) or TAX FREE SAVINGS ACCOUNT (TFSA)
(GREAT WEST LIFE)

- Eligibility:** Optional for full-time and part-time employees.
- Who Pays?** Employee pays contributions by payroll deduction.
No minimum contribution required.
Maximum determined by Revenue Canada.
- Enrollment:** Employees can enroll, cancel, and re-enroll at any time.
- Benefits:** Member and Spousal RRSP contributions.

For details, please contact Lisa Knight, Pension & Benefits Specialist