Out-of-Scope Employees Benefits Information Guide

Last revised: October 2021 Last reviewed: October 2021 Next review: October 2022



Table of Contents

Introduction	3
Pension	3
Insured Benefit Programs	3
Group Life	3
Disability	4
Dental Benefits	4
Health Benefits	4
Other Benefits	5
Sick Leave	5
Pressing Necessity/Family Leave	5
Performance Pay	5
Professional Fees	5
Vacation Leave and Scheduled Days Off	5
Vacation Leave	5
Scheduled Days Off	6
Designated Holidays	6
Flexible Hours of Work Arrangements	6
Deferred Salary Leave Plan (DSLP)	6
Flexible Benefit Account	6
Employee and Family Assistance Plan (EFAP)	6
Learning and Development	7
Tuition and Books	7
Education Leave	7
Other Learning Opportunities	7
Maternity/Parental/Adoption Leave and Top Up	7
Remote Work	
Relocation Expenses	
Northern Benefits	8

Introduction

The information provided in this document is in summary form and was created by the Total Rewards Branch, Compensation, Saskatchewan Public Service Commission. Information in this document will be updated by the Compensation as required.

Pension

All employees of the public service employed since October 1, 1977, participate in a definedcontribution (money purchase) pension plan called the Public Employees Pension Plan (PEPP). The purpose of PEPP is to provide retirement assets to its members. Assets and expenses of the plan are managed solely in the best interests of the members.

Members contribute 5% of salary to the Public Employees' Pension Plan (PEPP). The employer contributes 8.6%. The employee contributions are deducted automatically from your paycheque.

For employees in the Public Service Superannuation Plan (PSSP), the employee contribution is 2.6% and the employer contribution rate is 3.6%. In 1977, with the inception of the Public Employees Pension Plan (PEPP), this defined benefit plan became closed to new members. As a result of the closed status, the PSSP pension plan is commonly referred to as the "old plan".

Employees can make additional or voluntary contributions, subject to Canada Revenue Agency limits. A voluntary contribution is additional money that employees choose to contribute to PEPP to help build retirement income. These contributions are not matched by the employer.

If an employee was a member of another registered employer-sponsored pension plan, it may be possible to transfer the benefit to PEPP, in accordance with a portability agreement.

The plan provides significant flexibility through a number of investment options to reflect an individual's tolerance for risk including conservative, aggressive and balanced portfolios, as well as a bond fund.

Detailed information is available on Plannera's website. https://pepp.plannera.ca/.

Insured Benefit Programs

The Government of Saskatchewan provides its employees with a variety of insured benefit programs to help protect their financial and health care security and that of their families.

Group Life

The group life plan provides employees life insurance benefits at a more affordable rate than that available through individual life insurance policies.

Basic life insurance coverage is two times annual salary and there is no waiting period. Premiums for the first \$25,000 of coverage are paid by the employer and the remaining premiums are paid by the employee through payroll deduction. Employees have flexibility topurchase optional insurance (up to a maximum of \$500,000 - basic plus optional combined) and also to purchase spousal insurance up to \$100,000.

https://www.plannera.ca/benefits/group-life.

Disability

The disability plan provides partial income replacement if the employee is disabled for a prolonged illness or disability as well as supportive rehabilitation services to assist return to work. The employer pays the premiums. Employees are eligible after three months of continuous service. Eligible employees from another participating employer may have the waiting period waived. The employee booklet can be accessed on Plannera's website.

https://www.plannera.ca/benefits/disability-income-plan.

Dental Benefits

All preventative, basic, routine, major restorative and denturist dental work is 100% reimbursable based on the Maximum Reimbursement Schedule. There is also up to \$1,500 coverage for orthodontics per person per year with a lifetime maximum of \$3,000.

The employer pays the premiums. There is a six (6) month waiting period but once served, costs incurred in the first six months are eligible for reimbursement. An employee's spouse and eligible dependents are also covered under the plan. https://www.plannera.ca/benefits/dental.

Health Benefits

The employer pays the premiums and the plan provides coverage of certain medical services and supplies such as prescription drugs, chiropractic and physiotherapy services. The employee's spouse and eligible dependents are covered under the plan. There is no waiting period. The plan provides for coordination of benefits with a spouse's plan if they are both employed in the Public Service of Saskatchewan. Refer to Plannera's website for more information and to determine whether you can coordinate benefits with your spouse. Co-ordination of Benefits: Public Employees Extended Health Care Plan

Some benefits are:

Health Practitioners (e.g. Chiropractic, Acupuncturist, Physiotherapy, Podiatrist, SpeechTherapist, Massage Therapy)	Up to \$400 per person, per year for each specialty
Prescription Drugs	Formulary drugs are fully covered; employees will receive a pay direct drug card and eligible claims willbe submitted electronically for payment.
Out of Canada Coverage	\$3,000,000 per person per lifetime
Road Ambulance	Unlimited
Air Ambulance	\$4,000 per person per policy year
Vision	Eye examination every two (2) years; dependents under 21 once a year; glasses and contact lenses \$400 per person per two (2) policy years

A comprehensive list of the benefits is available on the Plannera website.

Other Benefits

Sick Leave

Sick leave is available for short term illnesses and may assist in bridging employees through the waiting period for the disability plan. Sick leave is earned on the basis of 1-1/4 days for each month worked. Unused sick leave credits accumulate and there is no limit to the accumulation. Under certain circumstances, employees may borrow up to 30 days of sick leave if their sick leave credits are exhausted.

Pressing Necessity/Family Leave

If an emergency arises, an employee may request leave for pressing necessity. If an employee has non-emergency family obligations, upon prior approval, an employee may take a paid or unpaid leave from work to meet these commitments. Depending on the sick leave balance, up to five (5) days per year may be approved for personal or family responsibility (family leave). Approved leave with pay will be deducted from available sick leave credits.

For more information refer to the Human Resource Manual: Section 702-1 – Pressing Necessity.

Performance Pay

Eligible employees will have their performance evaluated and will receive any applicable in – range salary adjustment in accordance with the Human Resource Manual: <u>Section 1202: Out-of-Scope Merit Plan</u> and Section 40 (1) of <u>The Public Service Regulations</u>, 1999.

Professional Fees

Where employees are required by legislation or by their employing ministry to be a member of a professional association their professional fees will be paid by the employer.

Vacation Leave and Scheduled Days Off

Vacation Leave

Permanent full-time employees are entitled to vacation leave based on eligible years of service. Less than full-time employee's vacation entitlement is pro-rated based on time worked.

Years of Service	Vacation Entitlement (pro-rated for partial years worked)
Up to 7	15 days
8 to 14	20 days
15 to 21	25 days
22 or more	30 days

Service with other specified employers counts toward eligible years of service for calculation of vacation leave, for example, service with Government of Saskatchewan, Crown Corporations of the Government, service with the Legislative Assembly Service, Saskatchewan Health Authority and Affiliates. In addition, employees receive credit for service with Saskatchewan Boards of Education, Saskatchewan Universities and Saskatchewan Association of Health Care Organizations (SAHO).

Scheduled Days Off

Full-time employees with undefined hours of work receive 12 paid scheduled days off (SDOs) per year. Management Support Group (MSG) employees who work defined hours of work, do not receive SDOs, they receive Earned Days Off (EDOs). A full-time employee will receive one unpaid day off every two weeks.

Designated Holidays

There are twelve (12) designated holidays annually - New Year's Day, Family Day, Good Friday, Victoria Day, Canada Day, Saskatchewan Day, Labour Day, Thanksgiving Day, Remembrance Day, Christmas Day, Boxing Day and one additional day each year designated by the Chair of the Public Service Commission.

For a complete listing of the designated holidays refer to the Human Resource Manual: <u>Section 709</u> Designated Holidays.

Flexible Hours of Work Arrangements

Subject to operational requirements, flexible hours of work arrangements may be approved. Flexible work hours allow permanent full-time employees to balance work and home life and still retain their permanent status. This enables employees to address issues such as child/elder care or provides the opportunity to volunteer. This can be accomplished through:

- Reduced Hours of Work arrangements where the hours of work may be reduced to a minimum of 50% of full-time hours. This can be achieved by reducing the hours of work per day or reduce hours worked at an alternate time mutually agreed upon during the approval period. For more information, refer to the Human Resource Manual: <u>Section 709 Reduced Hours of Work</u>.
- Flexible stop and start times.

Deferred Salary Leave Plan (DSLP)

This plan allows employees to finance a leave of absence (six to 12 months) by deferring salary prior to the leave of absence.

Detailed information regarding the Public Employees Deferred Salary Leave Plan is available on Plannera's website. https://www.plannera.ca/benefits/deferred-salary-leave.

Flexible Benefit Account

Employees are eligible for reimbursement to a fixed annual maximum to offset the costs associated with activities that promote physical fitness, strength, mobility and/or balance (fees and/or equipment, including fitness counseling), financial advice or payment of student loans.

For more information or to access resource documents refer to the Human Resource Manual: <u>Section</u> 1205 Out-of-Scope Employees Flexible Benefit Account Program.

Employee and Family Assistance Plan (EFAP)

The Employee and Family Assistance Program offers a wide range of confidential personal counselling services for employees and their dependents. For more information refer to: Employee Family Assistance Program.

Learning and Development

Tuition and Books

Up to 100% education allowance can be advanced to employees prior to commencement of approved courses. For more information refer to the Human Resource Manual: <u>Section 901-1 Tuition & Book Education Allowance Program Policy</u>.

Education Leave

Employees may be eligible for a percentage of salary to assist with learning related expenses. For more information refer to the Human Resource Manual: Section 901-2 Education Leave Program Policy.

Other Learning Opportunities

Employees approved to attend conferences and other learning opportunities are provided time to attend and are reimbursed for related travel expenses.

Maternity/Parental/Adoption Leave and Top Up

Out-of-Scope employees who have worked at least 13 consecutive weeks are eligible for up to 24 months of leave for maternity, parental or adoption reasons.

Eligible employees who are in receipt of Employment Insurance benefits for maternity/parental/adoption leave will have their income topped up to 95 per cent of their regular salary for the first 17 weeks of the EI period (including the one-week waiting period). If EI waives the one-week waiting period, the employee is eligible for 16 weeks of SUB program benefits (top-up).

For more information about salary top-up refer to the Human Resource Manual: <u>Section 702-4</u> <u>Maternity/Legal/Adoption Leave Supplement to Employment Insurance (EI) Benefit (SUB) Program - In-Scope Employees.</u>

Remote Work

Where practicable, approval may be provided for Remote Work arrangements.

For more information refer to the Human Resource Manual: Section 806: Remote Work.

Travel on Government Business

Employees are reimbursed for travel, accommodation and meals in accordance with approved rates when traveling on government business.

- In province travel information refer to the Human Resource Manual: <u>Section 601-2Travel</u> Allowances In Province Vehicle, Lodging, Meals and General Expenses.
- Out of province travel information refer to the Human Resource Manual: <u>Section 601-3 Out-of-Province Travel Expenses</u> (Travel, Lodging, Meals, General).

When traveling out of country employees have out of country medical insurance provided by their Extended Health Care plan.

Relocation Expenses

Upon initial hire, promotion, or transfer involving a physical relocation, an employee may be eligible for assistance with relocation expenses relating to the sale of a primary residence (real estate and legal fees), search for accommodation costs, in-transit insurance and other incidental expenses such as water and telephone hookup.

For more information refer to the Human Resource Manual: Section 706 Relocation Expenses.

Northern Benefits

Employees working in designated Northern Communities in the Northern Administrative District receive the following additional compensation in accordance with *The Public Service Regulations, 1999,* and pursuant to the terms established in the SGEU Collective Bargaining Agreement:

- Depending on work location, employees receive a Northern District Allowance (NDA) in addition to their regular salary. Employees working less than full time receive a pro- rated amount. More information on NDA rates can be found in the <u>SGEU Collective Bargaining Agreement</u>.
- Employees who complete one year of service, in the benefit area, and are entitled to Northern District Allowance benefits shall be entitled to an extra week of vacation known as Special Northern Leave. For more information refer to the <u>SGEU Collective Bargaining Agreement</u>.
- Where medical attention is not available at the employee's headquarters, travel assistance is available for medical and dental leave. For more information refer to Human Resource Manual: Section 707-2 Northern Employment Medical/Dental Leave.
- If employees work in a fly in location, once a year the employee and family will be provided assistance for a scheduled return air flight. For more information refer to the Human Resource Manual: Section 707-1 Northern Employment Vacation Expenses.