

# Term CUPE Employees Benefit Information Guide

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*Saskatchewan* 

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## Introduction

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

## Pension

All employees of the public service employed since October 1, 1977, participate in a defined contribution (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 of Canadian Union of Public Employees Local 600 (CUPE 600) contribute 7.6 % of salary to the Public Employees' Pension Plan (PEPP). These contributions are matched by the employer. The employee contributions are deducted automatically from your paycheque.

Note: Effective October 1, 2020, pension contributions increased from 7.6% to 8.6%.

For employees in the Public Service Superannuation Plan (PSSP), the employee and 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 monies and/ or pensionable service to PEPP, in accordance with a portability agreement. For more information, refer to the Human Resource Manual: [Section 711- Transferring Pension Through a Portability Agreement](#).

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

Detailed information is available on Planner's website.

<https://pepp.plannera.ca/>.

## Insured Benefit Programs

The Government of Saskatchewan provides 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 life insurance benefits at a more affordable rate than individual life insurance policies.

Basic life insurance coverage is two times annual salary and employees must meet eligibility criteria to qualify. Premiums for the first \$25,000 of coverage paid by the employer and the remaining premiums

are paid by the employee through payroll deduction. As with the pension plan, employees have flexibility to purchase optional insurance (up to a maximum of \$500,000 - basic plus optional combined).

Detailed information regarding the Group Life Insurance Plan is available on Planner's website.

<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 and members of the CUPE 600 union equally share the premiums. Employees are eligible after three months of continuous service. Eligible employees from another participating employer may request to have the waiting period waived.

The employee booklet can be accessed on the Planner's website.

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

## **Dental Benefits**

The Public Employees Dental Plan provides coverage for employees and their dependents for preventative, routine, and major restorative dental services. Coverage is 100% reimbursable based on the Maximum Reimbursement Schedule. There is no cost to the employee to participate in the Dental Plan.

There is also up to \$1500 coverage for orthodontics per person (dependents under age 19) per year with a lifetime maximum of \$3000.

The premiums are employer paid, therefore, there is no cost to the employee. There is a six (6) month waiting period but once served, costs incurred in the first six months are eligible for reimbursement. Employees working less than full time must work a minimum of 37.5% of full-time hours to be eligible to participate in the plan and qualify for dental benefits. An employee's spouse and eligible dependents are also covered under the plan.

Detailed information regarding the Public Employees Dental Plan is available on Planner's website.

<https://www.plannera.ca/benefits/dental>.

## **Health Benefits**

The Public Employees Extended Health Care Plan provides coverage for employees and their dependents for certain medical services and supplies given or ordered by a physician not reimbursed from the provincial medical plan. There is no cost to the employee to participate in the Extended Health Care Plan.

The premiums are employer paid, therefore, there is no cost to the employee. There is a six month waiting period. Employees working less than full time must work a minimum of 37.5% of full-time hours to participate in the plan and qualify for Extended Health Care benefits. Upon written request, the waiting period may be waived if the employee comes from a similar plan with an eligible employer. 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 Planner's website for more information and to determine whether you can co-ordinate benefits with your spouse. [Co-ordination of Benefits: Public Employees Extended Health Care Plan](#)

Some benefits are:

Health Practitioners (Chiropractic, Acupuncturist, Physiotherapy, Podiatrist, Speech Therapist, 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 will be submitted electronically for payment.
Out of Canada Coverage	\$3,000,000 per person per lifetime
Road Ambulance	Unlimited
Vision	Eye examination every 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 [Planner's 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 full time 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 entitlements are exhausted. For more information on drawing on future sick leave credits refer to the [Collective Bargaining Agreement](#).

### Pressing Necessity/Family Leave

If an emergency arises, an employee may request leave for pressing necessity or 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, an employee may be approved to take up to five (5) days per year 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](#).

### Increments

Once an employee has worked the required number of days, an employee is eligible for a pay increase of four (4%) within the pay range of their classification level subject to range maximum.

### Professional Fees

When employees are required by legislation or by their employing ministry to be a member of a professional association, their professional fees will be reimbursed up to the amounts as per the Collective Bargaining Agreement.

### Earned Days Off

Term employees who work full time hours either have one day off every two or three weeks based on

assigned hours of work.

## Vacation Leave

Vacation pay is paid on each pay cheque based on the following percentages:

Years of Service	Vacation Pay Percentage
Up to 7	6%
8 to 14	8%
15 to 21	10%
22 or more	12%

Service with other specified employers counts toward eligible years of service for calculation of vacation leave, for example, service with any Board, Commission, Crown Corporations, including Saskatchewan Health Authority.

For more information on vacation leave refer to the Human Resource Manual: [Section 701-1 In-Scope Employees Vacation Leave Provisions](#) or the [Collective Bargaining Agreement](#).

## 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.

Term employees are paid 5.4% of regular earnings on each pay cheque in lieu of designated holidays not worked.

For a complete listing of the designated holidays refer to the Human Resource Manual: [Section 709 Designated Holidays](#).

## Flexible Hours of Work Arrangements

Flexible start and stop times may be an option to assist in balancing work and family needs.

## Employee and Family Assistance Plan

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](#).

## 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: [Section 901-1 Tuition & Book Education Allowance Program Policy](#).

## Maternity/Parental/Adoption Leave Top up

Employees who have worked at least 13 consecutive weeks, maybe eligible for up to 24 months of leave for maternity, parental or adoption reasons.

Eligible employees who are in receipt of Employment Insurance (EI) benefits for maternity/parental/adoption leave will have their income topped up to 95 per cent of their regular salary for up to 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 and term employee eligibility refer to the Human Resource Manual: [Section 702-4 Maternity/Legal/Adoption Leave Supplement to Employment Insurance \(EI\) Benefit \(SUB\) Program - In-Scope Employees.](#)

## 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: [Section 601-2 Travel Allowances - In Province Vehicle, Lodging, Meals and General Expenses.](#)
- Out of province travel information refer to the Human Resource Manual: [Section 601-3 Out-of-Province Travel Expenses \(Travel, Lodging, Meals, General\).](#)

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

## Northern Benefits

Employees working in designated Northern Communities in the Northern Administrative District receive the following additional compensation:

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 benefit. More information on NDA rates can be found in the Collective Bargaining Agreement.

- 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 Collective Bargaining Agreement.
- 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.](#)