

BENEFITS AT A GLANCE - LONDON PUBLIC LIBRARY UNION, CUPE LOCAL 217 EMPLOYEES

(PERMANENT FULL-TIME AND PART-TIME)

Benefits	Coverage Highlights	Benefit Effective Date
MANULIFE FINANCIAL Extended Health Care Drugs	<ul style="list-style-type: none"> ▶ No deductible. Plan will include prescription coverage based on the Manulife Life Formulary 3 Plan (or equivalent). Effective January 1, 2012, prescription dispensing fees will be capped at \$10.00 per prescription. ▶ Effective January 1, 2009, this plan will include coverage for employees 65 and older. The Ontario Drug Benefit Plan (ODB) shall be considered the first payor for employees 65 years of age and older. The Employer shall reimburse the employee in a manner to be determined by the Employer up to the 2009 ODB deductible upon proof of payment. 	Immediately, unless hired after 7th, then 1st of the following month
Paramedical Services	<ul style="list-style-type: none"> ▶ Clinical Psychologist, Registered Masseur, Speech Pathologist, Chiropractor, Osteopath, Chiropodist, Podiatrist, Naturopath \$500/person per benefit year, subject to deductible, plus \$50/person per benefit year for X-rays by a Chiropractor: <ul style="list-style-type: none"> ▶ Payable only after any annual maximum allowance under OHIP has been paid ▶ \$10 deductible per person, maximum \$20 per family/benefit year. 	
Over-age Coverage	<ul style="list-style-type: none"> ▶ 21-25 years of age (if enrolled and in full-time attendance at an accredited college, university, or other institute of higher learning) 	
Vision	<ul style="list-style-type: none"> ▶ For persons over age 21: \$325.00/24 months ▶ For children under age 21 with a change in prescription: \$200/12 months ▶ One eye exam/24 months to a maximum of \$100.00 for employees, over-age dependents and spouse ▶ Effective March 1, 2013 For persons over age 21: \$350.00/24 months ▶ Effective March 1, 2014 For persons over age 21: \$400.00/24 months 	
Semi-Private	<ul style="list-style-type: none"> ▶ No deductible 	
Dental	<ul style="list-style-type: none"> ▶ Plan 1 Basic Plan 9 - current fee guide; overall lifetime maximum - unlimited Rider 2 - Dentures complete/partial once every 5 years - 50/50 co-payment Rider 4 - Crown/Bridge Work fixed prosthodontic once every 5 years - 50/50 co-payment Effective April 1, 2009 employees 65 years of age and older will have deducted the 25% employee portion of the premium for dental coverage. 	3-month waiting period
Deluxe Travel	<ul style="list-style-type: none"> ▶ Optional benefit. Emergency medical services for out-of-province / country of residence. 100% employee paid 	

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<p>LIFE INSURANCE* Employee Life Insurance Accidental Death & Dismemberment Optional Life Insurance</p>	<ul style="list-style-type: none"> ▶ Compulsory life coverage in the amount of 2 ½ times annual basic earnings to maximum of \$250,000. ▶ Same as basic life insurance (above) ▶ For life insurance and AD & D, employees 65 years of age and older will receive payment in lieu, equivalent to employer portion of monthly premiums paid out on a monthly basis. Effective April 1, 2009. ▶ \$10,000 units to maximum of \$250,000 (proof of good health required) 	<p>Immediately Immediately</p> <p>To be applied for</p>				
<p>WAGE LOSS REPLACEMENT Sick Leave*</p>	<ul style="list-style-type: none"> ▶ Sick leave accumulates at the rate of 1½ days per month with: <ul style="list-style-type: none"> a) no maximum if hired prior to May 1st, 1985; and b) a maximum of 120 days if hired after May 1st, 1985. Effective May 3, 2009 	<p>Accrue from date of hire</p>				
<p>OMERS PENSION</p>	<ul style="list-style-type: none"> ▶ Ontario Municipal Employees Retirement System ▶ Normal retirement age 65 ▶ Compulsory enrolment ▶ At age 69, all contributions to OMERS cease and a normal retirement pension is paid to the plan member even if the plan member is still working. 	<p>Immediately</p>				
<p>PAID HOLIDAYS*</p>	<ul style="list-style-type: none"> ▶ 12 recognized days per year ▶ 1 Floating "Board" day per year ▶ the ½ working day preceding Christmas Day and the ½ working day preceding New Year's Day 					
<p>VACATION*</p>	<ul style="list-style-type: none"> ▶ Employees shall receive an annual vacation with pay in accordance with years of service prior to the first day of January in a year as follows: <table style="margin-left: 40px; border: none;"> <tr> <td style="padding-right: 40px;">1 year service - 15 days</td> <td>16 years service – 25 days</td> </tr> <tr> <td>7 years service - 20 days</td> <td>23 years service – 30 days.</td> </tr> </table> ▶ Employees with less than one year of service as of January 1st shall receive vacation pro-rated in accordance with the appropriate schedule. ▶ In the event that an employee becomes entitled to additional vacation through years of service during the year, such vacation must be taken after the employee's anniversary of permanent hire date and within six (6) months. 	1 year service - 15 days	16 years service – 25 days	7 years service - 20 days	23 years service – 30 days.	
1 year service - 15 days	16 years service – 25 days					
7 years service - 20 days	23 years service – 30 days.					
<p>PAY DAY</p>	<ul style="list-style-type: none"> ▶ Direct deposit to the employee's depository account bi-weekly on Fridays 	<p>PAY DAY</p>				
<p>EMPLOYEE ASSISTANCE PROGRAM</p>	<ul style="list-style-type: none"> ▶ Confidential counselling is available at no charge to employees and their immediate family members (spouse and dependent children). 	<p>EMPLOYEE ASSISTANCE PROGRAM</p>				

*BENEFIT LEVELS ARE PRO-RATED FOR PART-TIME EMPLOYEES BASED ON HOURS WORKED