

SWORN OFFICER **BENEFITS PLAN**

WELCOME TO THE SURREY POLICE SERVICE (SPS) SWORN OFFICER BENEFITS PLAN

This brochure will give you a quick overview of our Benefits Plan for Previously Experienced Sworn Officers and answer your benefit coverage questions.

In the event of any discrepancies, the insurance contract will apply.

COVERAGE DATES

Your coverage begins providing you are actively at work. This includes:

- **Life Insurance**
- **Accidental Death & Dismemberment Insurance (ADD)**
- **Short Term Disability**
- **Long Term Disability (LTD)**
- **Extended Health**
- **Emergency Travel**
- **Dental**

Life Insurance coverage ends at age 60 or the date employment ends, whichever is sooner. LTD coverage ends at age 55, when you are eligible for an unreduced pension, or the date employment ends, whichever is sooner.

All other benefits end the date employment ends or upon retirement, whichever is sooner.

GROUP BENEFITS

LIFE INSURANCE

In the event of your death, your beneficiaries receive 2 times your annual base salary.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (ADD)

In the event of your accidental death, your beneficiaries receive 2 times your annual base salary. This is in addition to the life payment. Other losses are also covered per the fee schedule.

SHORT TERM DISABILITY

Your SPS Short Term Disability plan is available when you are too ill to come to work. You will be provided with 80 hours of sick leave credit on June 30 and December 31 of each calendar year to a maximum of 2,088 hours. You will need to provide acceptable medical documentation and meet other eligibility requirements to receive these benefits.

LONG TERM DISABILITY (LTD)

Your LTD begins 2,088 hours after the date you first became continuously disabled and pays 50% of your monthly earnings (up to a maximum of \$8,000 per month) to age 55, you reach an unreduced pension, or the date you are no longer disabled, whichever is sooner. You are required to provide acceptable medical documentation and meet other eligibility requirements to receive this benefit. LTD benefit costs are funded by the employees.

EXTENDED HEALTH

\$100 deductible per year, per individual or family (not applicable to vision coverage).
80% coverage for the first \$1,250 and 100% coverage thereafter. \$2,000,000 lifetime limit per person. Eligible expenses are subject to reasonable and customary limitations.

Prescriptions

- Eligible prescriptions coverage with mandatory generic drugs; pay direct card provided

Eye Exams

- \$100 per 2 calendar years provided by an ophthalmologist or licensed optometrist

Glasses / Contact Lenses / Laser Eye Surgery

- \$400 per 2 calendar years for glasses or contact lenses

Licensed Speech Therapist

- \$500 per person per calendar year

Licensed Clinical Psychologist / Social Worker / Clinical Counsellor

- \$3,000 per person per calendar year with 90% co-insurance of eligible expenses

Licensed Acupuncturist

- \$1,500 per person per calendar year combined for services of an acupuncturist, chiropractor, massage therapist, and naturopath, including 1 x-ray per calendar year

Licensed Chiropractor

- \$1,500 per person per calendar year combined for services of an acupuncturist, chiropractor, massage therapist, and naturopath, including 1 x-ray per calendar year

Licensed Massage Therapist

- \$1,500 per person per calendar year combined for services of an acupuncturist, chiropractor, massage therapist, and naturopath, including 1 x-ray per calendar year

Licensed Naturopath

- \$1,500 per person per calendar year combined for services of an acupuncturist, chiropractor, massage therapist, and naturopath, including 1 x-ray per calendar year

Licensed Physiotherapist

- Unlimited

Licensed Podiatrist / Chiropodist

- Unlimited (includes one x-ray per year)

Licensed Occupational Therapist

- Unlimited (includes one x-ray per year)

Hearing Aids

- \$700 per 5 calendar years; \$1,000 for dependent children, includes repairs

Orthopedic Shoes

- \$400 per calendar year combined with Orthotics

Custom Orthotics

- \$400 per calendar year combined with Orthopedic Shoes

Private Duty Nursing

- Unlimited

EMERGENCY TRAVEL INSURANCE

Emergency Travel Insurance provides 100% of out-of-country emergency medical travel insurance, within certain Plan limitations.

DENTAL

Dental coverage is divided into 5 levels. It is recommended that you obtain a predetermination for any major procedural expenses.

Levels I and II — 85% Reimbursement of Eligible Expenses

- Cleanings, check-ups, fillings (amalgam, composite, acrylic, or equivalent), and extractions
- Root canal therapy and root canal fillings
- Surgery and related anesthesia
- Inlays and onlays covered under Level II

Levels III and IV — 70% Reimbursement of Eligible Expenses

- Crowns and repairs to crowns
- Repairs of bridges or dentures
- Rebase or relines of an existing partial or complete denture
- Construction and insertion of bridges or standard dentures

Level V — 70% Reimbursement of Eligible Expenses

- Lifetime maximum of \$3,000 per person
- Orthodontic examinations and orthodontic diagnostic services
- Fixed or removable appliances such as braces

OTHER BENEFITS

EMPLOYEE WELLNESS PASS

This pass allows unlimited use of City of Surrey pools, ice rinks, fitness facilities, and drop-in fitness classes. The available pass may be purchased at any city recreation facility or City Hall.

EMPLOYEE & FAMILY ASSISTANCE PROGRAM

At no cost to you, you and your dependents are able to access short term, confidential, and professional assistance on a wide range of personal and/or work-related issues, for up to 5 sessions per employee and up to 5 sessions per eligible dependent. The 24-hour access line is available.