



West Central Abilities Inc.

Section: Human Resources

Area: Employment Terms

Policy Title: Benefits and Pension

Approval Date: March 25, 2025

Review Date: March, 2030

Policy Statement:

West Central Abilities Inc. offers a Benefits and Pension Plan to all full time and part time employees, according to the contract with the service provider. West Central Abilities Inc. will provide an employer/employee funded benefit plan to all permanent employees who meet the eligibility requirements, the terms and conditions of which are described in the Benefit Plan Package, according to the contract with the service provider. Employees in a temporary position are not eligible to join the Benefits Plan. Membership in both the Benefits and Pension Plans is mandatory upon meeting the eligibility requirements.

Procedure:

1. All permanent full and part time employees become members of the Pension Plan following the successful completion of Three (3) Months. Casual employees must meet the eligibility requirements described in the plan.
2. Employees contribute 4% of gross earnings to the Pension Plan. The organization contributes a matching amount of 4%. Employees may make voluntary contributions to the Pension Plan via payroll deductions. Voluntary contributions are not matched by West Central Abilities.
3. Based on the number of hours worked, eligible employees will be enrolled in the Full-Time Benefits Plan or the Part-Time Benefits Plan. Enrollment forms will be completed at office orientation and employees will be enrolled when they are eligible.
4. The Employer recommends that employees on a Maternity, Parental or Adoption Leave remain on the Benefits Plan for the period of the leave. The employee's share of the premiums will be paid with post-dated cheques provided to West Central Abilities Inc. administration prior to the commencement of the leave. The

employer will continue to pay its share of the premiums for the period of the approved leave. The employee may opt out of the Benefits Plan for the duration of their leave and will sign a statement that they have chosen to be removed from the Plan.

5. Employees who are not actively at work due to a temporary leave of absence other than a Maternity, Parental or Adoption Leave, are not eligible to remain on the Benefits Plan for the period of their leave and will be terminated effective the last day of work. If the employee returns within six months, benefits will be reinstated. If the period of leave is longer than six months they must serve the waiting period to become eligible for enrollment.
6. Employees will report status changes within 31 days of the date of the change, (i.e. date of marriage, date common law spouse is eligible, if no spouse, date of birth of child). A status change includes the loss or addition of insurance coverage under a spousal benefits plan. If changes are not reported within 31 days, dependents will be considered late applicants and benefits may be limited or denied.