

Policy Title	Effective Date	Updated to	Policy Number
Suma Group Benefits Policy	August 13, 2018	September 12, 2022	6.10

**Purpose**

To ensure a healthy and strong workforce, the Town of Nipawin provides group benefits coverage through the SUMA Group Benefits program. The allocation of the premiums for this coverage is intended to be provided on an equitable basis to all employees while ensuring that the requirements of provincial and federal legislation are adhered to.

The purpose of this Policy is to outline the details of the allocation of the SUMA Group Benefits program premiums between the Town of Nipawin (the Town) and the employee.

**Scope**

This policy applies to all Town employees that qualify for coverage under the SUMA Group Benefits program.

Where there are discrepancies between this policy and the Canadian Union of Public Employees Local 777-01 Collective Agreement, the Canadian Union of Public Employees Local 777-01 Collective Agreement takes precedence.

**Policy**

1. It is understood that the Town is enrolled in the SUMA Group Benefit Program and that the premiums for benefits under the program may be shared by the employee and employer.

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2. Distribution of SUMA Group Benefits Program premiums shall be as follows:

Insurance Coverage Category	Premium Payment Responsibility
Short Term Disability	100% paid by employer
Long Term Disability	100% paid by employee
Group Life Insurance	100% paid by employee
Accidental Death and Dismemberment Insurance	100% paid by employer
Dental Plan & Extended Health	100% of single coverage premium paid by the employer and 100% of additional coverage premium for spouse and/or family paid by the employee
Vision Benefits	100% paid by employee
Employee Family Assistance Program	50% of the premium paid by the employee and 50% of the premium paid by the employer
SUMA administration fee	50% of the fee will be paid by the employer and the remaining 50% will be prorated among the total number of employees covered by the Group Benefit Program

3. The Town will continue to pay the employer's share of SUMA Group Benefits Program premiums, except for dental and extended health coverage, for any employee on short-term disability or long-term disability for up to thirty (30) months from the date of the disability.
4. An employee who is on short-term disability shall be responsible to pay 100% of the single coverage premium for dental and extended health coverage commencing ninety (90) days from the initial date of the disability.
- a. While on short-term disability, it continues to be the responsibility of the employee to pay 100% of any coverage for the employee's spouse and/or family.
5. Long-Term Disability Insurance benefit claims are non-taxable if the employee pays 100% of the premiums.
- b. Payment of any portion of premium by an employer shall render all future benefit claims taxable.

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- c. In view of the foregoing, it is imperative that the Town does not ever pay any portion of this premium.

  
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Mayor

  
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Chief Administrative Officer

