



CANADIAN COUNCIL *of* CHRISTIAN CHARITIES  
ADVANCING MINISTRY TOGETHER

## GROUP HEALTH INSURANCE

No matter the size of your organization, CCCC has a benefit package to meet your need for extended healthcare, short-term disability, long-term disability, life insurance, or dental and vision benefit coverage. Participation in the plan is conditional on CCCC membership.

To join the Group Health Insurance Plan, the employer (church or agency) chooses the basic package and any additional coverage options, if desired. Groups of 25 or more may request a customized plan design.

### **BASIC PLAN (MANDATORY)**

#### **Employee Life Insurance**

Either \$25,000, \$60,000, 2x, or 3x annual earnings for full time employees. For employee groups of less than four, medical evidence of insurability is required for insurance exceeding \$60,000.

Benefit reduces by 50% at age 65 and terminates at age 70 or at the age of retirement. Premiums are waived in the event of total disability prior to age 65.

#### **Accidental Death & Dismemberment (AD&D)**

Equal to Life Insurance benefit; 24-hour coverage.

#### **Dependent Life Insurance**

Spouse - \$10,000; children - \$5,000 per child. Dependent children covered from birth to age 20 (or 25 if in school).

#### **Long-Term Disability**

Benefit - 66.7% of monthly income (taxable) or 60.0% of monthly income (non taxable). Benefits commence after 17 weeks (119 days) of continuing total disability and payable to age 65, death, or recovery.

For employee groups of less than four, medical evidence of insurability is required for benefits that would exceed \$1,500 per month.

## **EARS Program**

The Early Assistance and Reintegration Service (EARS) is designed to help employees deal with any medical condition interfering with their capacity to work. This service is provided by Cowan Insurance Group and delivered by a team of healthcare professionals. This is an optional service available to all employees who will be absent from work longer than one week.

It is important that employees are referred to Cowan Insurance Group as soon as possible to receive help in a timely manner.

### [Employee Absence Profile Form](#)

If an employee will be absent from work for more than 1 week, the employee should be referred to the EARS Program Coordinator. To refer an employee, the person responsible should complete the Employee Absence Profile and send it to the EARS Program Coordinator, Marilyn Smith at [marilyn.smith@cowangroup.ca](mailto:marilyn.smith@cowangroup.ca) (fax: 1-866-544-2244). The EARS Program Coordinator will maintain regular contact with the absent employee to offer counseling, support, and guidance towards returning to work. They will also give updates to the employer about the return to work plan. No medical information will be shared with the employer.

Return to Work planning will involve all parties (employer, employee, and healthcare providers). The EARS Coordinator will remain in contact with the employee through the implementation phase of the plan and on to full duties to allow for a proactive response to any unforeseen difficulties the employee may experience. If the absence is extended beyond the waiting period for Long Term Disability (LTD) benefits, the EARS Coordinator will assist the employee and the employer in the LTD benefits application process.

Confidentiality is the cornerstone of the EARS Program. No information of a medical or personal nature is released to unauthorized parties.

If you have any questions regarding the EARS Program, please contact Marilyn Smith at 1-877-578-6030 x 51401.

## **Extended Health Care**

No deductible; 100% or 80% payment of prescription drugs; 100% payment of paramedical expenses, such as chiropractor; private duty nursing; semi-private hospital; vision care (\$175); ambulance and more. Coverage valid while travelling out of Canada.

## **Employee Assistance Program (EAP)**

Confidential support service to help you and your immediate family members solve all kinds of challenges and problems in your life.

## ADDITIONAL COVERAGE OPTIONS

### Short-Term Disability

Benefit - 70% of weekly earnings. Weekly income (WI) benefit applicable the first 17 weeks. Payable from 1st day accident, 8th day sickness, or 1st day hospitalization. Employment Insurance premiums may be reduced for employers adopting this plan.

### Voluntary Life Insurance

Additional Life Insurance may be purchased by any employee already enrolled in the program and/or his/her spouse, at a monthly premium rate based on age. This benefit is available in units of \$10,000 up to a maximum of \$250,000 (employee), \$250,000 (spouse). Evidence of insurability is required for all amounts of voluntary coverage.

### Voluntary Accidental Death & Dismemberment

An employee may purchase additional amounts of AD & D coverage in increments of \$10,000 up to a maximum of \$250,000. Coverage can be extended to include dependents.

### Dental Care

	Basic Plan (A)		Major Plan (B)		Full Plan (C)	
Deductible (per year)	Nil		Nil		Nil	
<b>Co-payment</b>						
Basic	80%	100%	80%	100%	80%	100%
Major Restorative	Nil	Nil	50%	50%	50%	50%
Orthodontics	Nil	Nil	Nil	Nil	50%*	50%*
Calendar year Max./person	\$1,000	\$1,250	\$1,250	\$1,500	\$1,500	\$1,750

\* orthodontics - \$1,500 Lifetime

**NOTE:** Coverage stays in effect while travelling out of Canada. The employer determines hours required to be full time (minimum 20 hours per week (15 in SK)). 75% of eligible employees whose employment date is prior to the effective date must participate and all eligible employees hired after the effective date must participate as a condition of employment.