



## Optional benefits (cont.)

### **GNWT Dental Plan**

- Coverage for most dental services has a maximum benefit of \$1,500 per benefit year per member and each listed dependent. For orthodontics there is \$4,000 per covered person per lifetime, eligible only if ongoing treatment commenced by age 19.
- You will be eligible for coverage on the first day following 3 months of continuous active employment.
- The Dental Plan Booklet is available online at: <https://my.hr.gov.nt.ca/employee-services/benefits>
- As a Green Shield Canada plan member, you have access to their national preferred provider vision network arrangement. A list of vision providers and vision discounts is available online at: [www.greenshield.ca](http://www.greenshield.ca)

### **Public Service Management Insurance Plan**

- Public Service Management Insurance Plan (PSMIP) is a group life insurance policy available to excluded employees. The plan offers four types of insurance. The premiums are based on age, gender and salary.
- Basic Life Insurance provides a lump sum benefit equivalent to your annual salary (rounded to nearest \$1,000), payable in the event of your death to your beneficiary.
- Supplementary Life Insurance provides an additional lump sum benefit equivalent to your annual salary, payable in the same way as the Basic Life insurance.
- Accidental Death & Dismemberment (AD&D) Insurance provides a lump sum payable to your beneficiary in the event of accidental death (on or off the job) or in the case of accidental injury, a percentage of the benefit, depending upon the extent of the injury, payable to you directly. Units to a maximum of 10, which provides the full \$250,000 of

coverage, can be purchased. Dependents' Insurance and AD&D both provide a lump sum benefit payable to you in the amount of \$5,000 for spouse and \$2,500 for each child.

- For premiums and more information on PSMIP, refer to the complete PSMIP booklet available on the Department of Finance website at the following link: <https://my.hr.gov.nt.ca/employee-services/benefits/public-service-management-insurance-plan> or contact Industrial Alliance Insurance and Financial Services at 1-800-977-2117.

### **For more information**

- As a Green Shield Canada plan member, you have access to their national preferred provider vision network arrangement with Sears, The Bay, Hakim and LensCrafters. A list of vision providers and discounts is available at [www.greenshield.ca](http://www.greenshield.ca)
- For more details on any of your personal benefits, please contact your Regional Benefits Officer.
- The Department of Finance website has Benefits-related information and forms.

<https://my.hr.gov.nt.ca/employee-services/benefits>

[www.hr.gov.nt.ca/documents/employee-forms](http://www.hr.gov.nt.ca/documents/employee-forms)

### **HR Help Desk**

Phone: (867) 678-6625, Toll free: 1-866-475-8162

[HRHelpDesk@gov.nt.ca](mailto:HRHelpDesk@gov.nt.ca)

**Please include your Employee ID in all correspondence.**

### **Hours of operation:**

Monday—Friday, 8:30 am to 12:00 pm, 1:00 pm to 5:00 pm

### **Closed Weekends and Statutory Holidays**

# **EXCLUDED EMPLOYEE BENEFIT INFORMATION**

**1**

For full-time excluded employees  
working more than 6 months

### **Inside**

- Government of Canada Pension Plan
- Supplementary Death Benefit
- Long-term Disability Insurance
- Public Service Health Care Plan
- Dental Plan
- Public Service Insurance Plan
- Help Desk Information

## Benefits

### Government of Canada Pension Plan

- The plan is designed to provide eligible plan members with a pension. Please contact the pension center to obtain further pension information and estimates.
- The **2018** amount you would contribute to the plan for the year is as follows:

Income	Members before Jan 1, 2013 (Group 1) <sup>1</sup>	Members on or after Jan 1, 2013 (Group 2) <sup>2</sup>
Earnings up to \$55,900	9.83%	12.13%
Earnings over \$59,900	8.77%	10.46%

1. The Employer contributes 1.01 times the amount you pay into the pension plan.
2. The Employer contributes 1.00 times the amount you pay into the pension plan.

### Supplementary Death Benefit (SDB)

- SDB is part two of your pension plan. This provides you with life insurance coverage equal to twice your annual salary rounded to the nearest \$1,000.
- The monthly SDB premium is \$0.15 per \$1,000 of insurance coverage. The SDB premium is deducted monthly. The Employer pays 4 cents per \$1,000 of coverage on your behalf.
- If you have not yet **designated a beneficiary** or if you wish to change your SDB beneficiary, please contact the pension centre directly at 1-800-561-7930 and provide your Personal Record Identifier (PRI) number which is found in PeopleSoft Self-Service.
- More detailed information on the Government of Canada Pension Plan and the Supplementary Death Benefit is available on the Government of Canada website at:  
<http://pensionetavantages-pensionandbenefits.gc.ca/act/ppntact-actmmbr-eng.html>

### Long-term Disability Insurance (LTD)

- LTD is a long-term income protection benefit paid to you if you become sick or disabled and are unable to work.
- The benefit payable is 70% of your basic salary, as long as you continue to meet the criteria for medical disability.
- The waiting period is 13 weeks or the expiration of all sick leave credits, whichever is later.
- The plan may not cover health conditions that existed prior to your becoming a GNWT employee if the same condition causes an inability to work, following your hire date.
- The 2018 premium rate of LTD is 21¢ per \$1000 of your adjusted salary. The GNWT also pays \$1.19 per \$1000 of your adjusted salary on your behalf.
- If you think you might need this benefit, immediately contact a Benefits Specialist at [HRhelpdesk@gov.nt.ca](mailto:HRhelpdesk@gov.nt.ca). Please include your Employee ID when sending an email.
- Find more information on Long Term Disability at:  
<https://my.hr.gov.nt.ca/employee-services/benefits/public-service-management-insurance-plan>

### Additional Benefits

#### Public Service Health Care Plan (PSHCP)

- PSHCP is insured by Sun Life Assurance Co. of Canada and covers many expenses not covered under the NWT Health Care Plan\*.
- Under the Extended Health Provision, the Plan provides 80% of reimbursement for most expenses. These include, but are not limited to, prescription drugs, vision care for glasses and contacts, ambulance services, massage, and an emergency travel benefit.
- PSHCP also provides a Hospital Benefit available in three (3) levels. In each level, Sun Life reimburses the employee customary and reasonable expenses incurred if, during a hospital stay, you upgrade from a bed in a ward to a semi-private or private room. Hospital Benefit provides for a maximum coverage of:

**Level 1:** \$60 per day maximum coverage

**Level 2:** \$140 per day maximum coverage

**Level 3:** \$220 per day maximum coverage

- The level of Hospital Benefit you choose is the only portion of PSHCP that affects the premium deducted from your pay. The 2017 premium rates follows:

Monthly Premiums	Level 1	Level 2	Level 3
Employee-Single coverage	0	\$1.10	\$ 5.31
Employee-Family coverage	0	\$3.53	\$10.34

- If you apply for coverage within 60 days of eligibility, coverage will take effect the first day of the month following our receipt of your application in our office.
  - For example: if your first day of eligibility is in July, your application is received in August, the applicable deduction taken in August, and coverage begins on September 1st.
- If you apply for coverage after 60 days of eligibility, coverage will take effect the first day of the fourth month following our receipt of your application in our office.
  - For example: if your first day of eligibility is in July, your application is received in October, the applicable deduction taken in January, and coverage begins on February 1st.
- After your PSHCP application is submitted to your Benefits Officer; it is mandatory that new employees complete Positive Enrollment on the Sun Life website before any claims are to be processed and to receive a benefit card from Sun Life. [www.sunlife.ca/pshcp](http://www.sunlife.ca/pshcp) or call 1-888-757-7427.
- Positive Enrollment Instructions can be found online:  
<https://my.hr.gov.nt.ca/employee-services/benefits>
- Refer to the PSHCP Booklet for a complete list of eligible expenses, their maximums, list of required prescriptions for certain reimbursements, restrictions and other important information. The booklet is available online at <https://my.hr.gov.nt.ca/employee-services/benefits> and click PSHCP Directives.

### GNWT Dental Plan

- This plan is administered by Green Shield Canada. It provides premium-free (Employer Paid) dental care to employees and their eligible dependents.
- You are only responsible for the annual deductible, which you must pay each fiscal year (April 1 to March 31) if you use dental services.

The deductible amounts are:

\$25.00 per year for single coverage

\$50.00 per year for family coverage

\* The NWT Health Care Plan is not an employment benefit.

This plan is administered by the Department of Health & Social Services. For enrolment or information call Toll Free 1-800-661-0830.



## Additional Information (cont.)

### **Northern Allowance**

- This is an allowance paid to GNWT employees to help with the higher cost of living in the North.
- The rate you are awarded is listed on your job offer.
- The allowance will be paid to you at an hourly rate on each paycheque for every regular hour you work.
- The rate of Northern Allowance depends upon the community you live in.
- The table of rates is available in the Excluded Employees' Handbook at: [www.hr.gov.nt.ca/excluded-employees-handbook](http://www.hr.gov.nt.ca/excluded-employees-handbook)

### **Employee Assistance Program**

- Employee Assistance Program (EFAP) is a voluntary, confidential program supported by your Employer designed to help employees and their families with personal and work related problems.
- The GNWT's EAP Provider is Shepell FGI. The service is free and can be accessed by phoning: 1-844-880-9142 (English), 1-844-880-9143 (French) or visiting [www.workhealthlife.com](http://www.workhealthlife.com)
- Further information is contained in the EAP Booklet available on the Department of Finance website at the following link: <https://my.hr.gov.nt.ca/employee-services/efap>

### **Self-Service ("PeopleSoft")**

- "PeopleSoft" is the Human Resources Information Management system that produces your paycheques, holds your employment record, and keeps track of your leave entitlements.
- Most employees are required to enter their own leave, personal information changes such as addresses, and direct deposit information into "PeopleSoft".
- Self service access instructions are available on the Department of Finance website at: <https://my.hr.gov.nt.ca/employee-services/new-employee-information>

### **For more information**

- For more details on any of your personal benefits, please contact your Regional Benefits Officer. For general benefits information, contact the HR Helpdesk at (867) 678-6625, Toll Free at 1-866-475-8162 or e-mail [HRHelpdesk@gov.nt.ca](mailto:HRHelpdesk@gov.nt.ca)
- Benefits-related information and forms can be found at:  
<https://my.hr.gov.nt.ca/employee-services/benefits>  
[www.hr.gov.nt.ca/documents/employee-forms](http://www.hr.gov.nt.ca/documents/employee-forms)

### **HR Help Desk**

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### **Closed Weekends and Statutory Holidays**

# **EXCLUDED EMPLOYEE BENEFIT INFORMATION**

**2**

For full-time excluded employees  
working more than 6 months

### **Inside**

- Payroll Information
- Leave
- Mandatory Leave with Pay
- Savings Plan
- Charitable Deductions
- Medical Travel
- Northern Allowance
- Employee Assistance Program
- Self-Service (PeopleSoft)

## Payroll Information

### Pay

- Employees are paid one week in arrears (your pay reflects hours worked one week behind the current period). You are paid 26 times (biweekly) per year, every second Friday.
- Your pay will be directly deposited to your bank account and your pay advice can be viewed online.
- You may view your pay information by following the instructions for "View Your Pay Advice" at:  
<https://my.hr.gov.nt.ca/employee-services/pay/view-your-pay-advice>

### Deductions

- Pension is deducted from each pay cheque. Insurances (SDB, LTD, PSMIP and PSHCP) are deducted from one pay cheque per month.
- Statutory deductions for Employment Insurance (EI), Canada Pension Plan (CPP), Federal Tax and Payroll Tax (2% of your gross earnings) are deducted from each paycheque.
- The maximum Employment Insurance (EI) deduction for the year 2018 is \$858.22 EI is deducted at the rate of 1.66% of insurable earnings until the year's maximum is reached.
- The maximum Canada Pension Plan (CPP) deduction for the year 2018 is \$2,593.80. CPP is deducted at the rate of 4.95% of earnings until the year's maximum is reached.

## Additional Information

### Leave Credits

- Leave Credits are earned for Vacation, Sick, and Special leave. Leave will accrue on all regular hours, paid vacation leave, paid sick leave, and paid special leave hours. Leave will also accrue on earned lieu time taken, designated paid holidays taken and on mandatory leave with pay days taken. This provision applies to all employee types and all types of paid leave.

- **Vacation Leave** is earned for each hour, per the rate chart below, that an employee receives pay.

<b>0-2 years service</b>	0.063462 hour per hour
<b>2-7 years service</b>	0.082616 hour per hour
<b>7-15 years service</b>	0.096000 hour per hour
<b>15-20 years service</b>	0.115385 hour per hour
<b>20 + years service</b>	0.134770 hour per hour

- **Sick Leave:** 0.057693 hour for each hour that an employee receives pay.
- **Special Leave:** 0.023077 hour for each hour that an employee receives pay.
- **Winter Bonus:** for every 5 consecutive vacation leave days taken between October 1 & March 31 of any year, you are entitled to receive 1 day of extra leave, up to a max. of 4 days per fiscal year. These days must be taken immediately following the vacation leave.
- More information on leave entitlements, other types of leave, and how to apply for leave, can be found in the Human Resource Manual, Section 800, at:  
[www.hr.gov.nt.ca/human-resource-manual/0800-leave](http://www.hr.gov.nt.ca/human-resource-manual/0800-leave)
- **Extended Leave:** For any leave without pay for over six days, please contact a Benefit Specialist at  
[HRhelpdesk@gov.nt.ca](mailto:HRhelpdesk@gov.nt.ca) to discuss how your extended leave will impact your benefits.

### Mandatory Leave with Pay (MLWP)

- All employees are entitled to take five day mandatory leave with pay (MLWP) each fiscal year.
- Non-continuous employees will take the five days MLWP on days set by the Employer as the GNWT operations shutdown period.
- Continuous employees MLWP is calculated by month and the five days MLWP will be scheduled in advance to be taken at a time that is mutually acceptable by the Employer and Employee.
- The supervisor will advise an employee on whether he/she is a continuous or non-continuous operation person.

## United Way Payroll Deduction Program

- A United Way campaign is often held in November. This program gives you the opportunity to donate, by payroll deduction, to the United Way of Yellowknife and/or to a charity of your choice from an established list. Information about enrolment is circulated to employees in October of each year.
- More information: <https://my.hr.gov.nt.ca/employee-services/pay/united-way>

### Medical Travel

- Medical Travel is available to you and your dependants in order to access non-elective medical services that are not available in your community.
- A medical practitioner (physician or a nurse-in-charge) must request medical travel.
- Travel for dental purposes is eligible under medical travel provisions only if requested by a medical practitioner (not a dentist), is essential for the health of the patient, and would be covered under the NWT Health Care Plan.\*
- When your medical travel has been approved, Medical Travel Administrators in the Human Resources Service Centers will help you with travel arrangements.
- Further information on Medical Travel is available in the Terms of Employment, Excluded Employees' Handbook, at the Department of Finance website:  
[www.hr.gov.nt.ca/excluded-employees-handbook](http://www.hr.gov.nt.ca/excluded-employees-handbook)

\* The NWT Health Care Plan is not an employment benefit. This plan is administered by the Department of Health & Social Services. For enrolment or information call Toll Free 1-800-661-0830.