



Overview of Benefits- Full time Employees

Sunshine offers the following Benefits for Full Time Employees with premiums paid by the employer.

Accidental Death & Dismemberment

- 1.5 times annual income
- NEM \$350,000
- Maximum \$500,000
- Reduced by 50% at age 65
- Terminates at age 71

Dependent Life Insurance

- Spouse \$10,000
- Dependent \$5,000
- Dependents are covered from birth

Critical Illness

- Benefit Level: \$10,000
- Waiting Period: 30 days or as noted per covered benefit, whichever is longer
- Terminates at age 65
- 25 covered illnesses; to name a few:
 - Heart attack
 - Stroke
 - Coronary artery bypass surgery
 - Life Threatening Cancer
 - Kidney failure
 - Blindness, Deafness, Loss of Speech
 - Major organ transplant

Long Term Disability

- Definition of Disability: 2-year own occupation; any occupation thereafter
- Elimination Period: 120 days
- Benefit to Age 65
- Calculation of benefit: 75% of gross monthly income
- NEM \$5,500; Maximum \$10,000
- Benefits are taxable
- Terminates at age 65

Vision Care

- Eye Exams- one eye exam every 24 months (Child & Adult)

- Lenses/Frames/Contacts- \$300 every 24 months for each insured (Child & Adult)

Dentalcare

- No deductibles
- Basic & Preventative Services: 80%
- Major Treatments: 50%
- Combined CYM: \$1,000
- Survivor Benefit: 24 months

Extended Health Care

- No deductibles
- Prescription Drugs
- Reimbursement: 80%
- Enhanced Generic Drug Plan
- Annual Maximum: \$5,000 per insured

Medical Supplies & Services

There are many items covered, this description is a small portion of the supplies & services available under this plan

- Reimbursement: 80%
- Private Duty Nursing- \$10,000 CYM
- Hearing Aids- \$700 / 5 years

Paramedical Services- \$500 per practitioner per year

- Chiropractor, dietician, physiotherapist, podiatrist/chiropractist, psych/social worker, speech therapist, osteopath, naturopath, masseur, acupuncturist
- Licensed Ambulance Services
- Rental or purchase of the following medical supplies when prescribed by a physician: diabetic supplies, breathing equipment, orthopedic & prosthetic equipment, mobility aids
- Semi-Private Hospital Room: 100%
- Annual Maximum: Unlimited subject to specific benefit limitations
- Out of Country Coverage
- Reimbursement: 100%
- Out of Country Emergency Care
- Non-Emergency Care Outside of Canada (when pre-approved)
- Out of Province Care
- Maximum: Unlimited
- Trip Duration: 60 days / person / trip

Employee Assistance Program

LifeWorks offers support with mental, financial, physical and emotional well-being.

Whether you have questions about handling stress at work and home, parenting and childcare, managing money, or health issues, you can turn to LifeWorks for a confidential service that you can trust.

Pension Plan

Full time Employees enrolled in pension plan administered through Sunshine Housing Inc. The employee contributes 4% of their gross pay and Sunshine matches the employee contribution at 4%.

Vacation Leave

Annual vacation for full time salaried employees is accrued at the following rate:

- 5.77% from years 1-9 years of employment
- 7.69% from 10-14 years of employment
- 9.62% from 15 plus years of employment

Sick Leave Benefits

Full time salary and full-time hourly employees are provided a credit of 40 hours per fiscal year April 1st to March 31st