



Overview of Benefits- Part 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

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: 50%
- Major Treatments: 50%
- Combined CYM: \$1,000
- Survivor Benefit: 24 months

Extended Health Care

- No deductibles
- Prescription Drugs
- Reimbursement: 70%
- 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: 70%
- 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 four percent of their gross pay and Sunshine matches the employee contribution at four percent.

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

Part time employees are eligible for a credit of 20 hours per fiscal year April 1st to March 31st.