

SUMA Group Benefit Policy	Policy 6.10
<u>Date of Policy:</u> August 13, 2018	<u>Review:</u> August 7, 2019
<u>Motion Number:</u> 2018-458	

It is understood that the Town is enrolled in the SUMA Group Benefit Program and that the premiums for all benefits under the program, excluding the Group Extended Health, is shared as nearly as possible on a 50/50 share basis between the Town and employee. Notwithstanding, an employee shall pay 100% of premiums for Long Term Disability and if possible 100% of the Group Life Insurance premiums. The employee is responsible to pay 100% of vision benefit expenses.

The Town will continue to pay the employer's share of SUMA' Group Benefits Program premiums for any employee on short-term disability or long-term disability for up to 30 months from the date of the disability.

Distribution of group benefit programs:

Long Term Disability	- 100% paid by employee
Group Life Insurance	- 100% paid by employee
Accidental Death & Dismemberment	- 100% paid by employer
Short Term Disability	- 100% paid by employer
Dental Plan & Extended Health	- Premiums shared proportionately to ensure total premiums of the above benefits are shared as nearly as possible on a 50/50 basis between an employee and the Town.
Vision Benefits	- 100% paid by employee
Employee Family Assistance Program	- Premium shared on a 50/50 basis between employee and the Town

Long Term Disability benefit claims are non-taxable if the employee pays 100% of the premiums. Payment of any portion of premium by an employer shall render all future benefit claims taxable. In view of the foregoing it is imperative that the Town does not ever pay any portion of this premium.

In order to maintain a 50/50 share of premiums it may be necessary for the Town to pay a portion of the entire Group Life premium. In these cases the amount of the premium paid by the Town shall be shown as a taxable benefit on an employee's T-4 Slip.