

# COLLECTIVE AGREEMENT

IslandSavings



Between

**ISLAND SAVINGS CREDIT UNION**

And

**Canadian Office & Professional Employees, Local Union 378**

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Effective: July 1, 2013 to Expiry: June 30, 2016

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***Effective: July 1, 2013 to June 30, 2016***

# COLLECTIVE AGREEMENT

**BETWEEN: ISLAND SAVINGS CREDIT UNION**  
(hereinafter referred to as the "Employer")

Party of the First Part:

**AND: Canadian Office and Professional Employees, Local Union 378**  
(hereinafter referred to as the "Union")

Party of the Second Part:

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## ARTICLE 1 – PURPOSE

**Section 1** The purpose of the Agreement is to maintain a harmonious relationship between the Employer and its employees; to define clearly the hours of work, rates of pay, and conditions of employment; to provide for an amicable method of settling differences which may from time-to-time arise; and to promote the mutual interest of the Employer and its employees and in recognition whereof the Parties hereto covenant and agree as follows:

**Section 2** Neither the Union nor the Employer in carrying out their obligations under this Agreement shall discriminate in matters of hiring, training, promotion, transfer, layoff, discharge, or otherwise because of race, color, creed, national origin, age, sex or marital status.

## ARTICLE 2 – UNION SECURITY and RECOGNITION

**Section 1** This Agreement shall apply solely to employees in the bargaining unit for which the union is certified under the Labour Code of BC and shall be binding on the Employer and the Union and their respective successors and assigns.

**Section 2** All employees covered under this Agreement shall, as a condition of employment, become and remain members of the Union within thirty (30) days from the effective date of this Agreement.

**Section 3** All employees hired subsequent to the signing date of this Agreement shall, as a condition of employment, become and remain members of the Union within thirty (30) days from the date of employment.

**Section 4** Upon written authorization from the employees, the Employer agrees to deduct Union initiation fees, dues and assessments from the wages of each employee and to transmit the monies so collected to the Union, once monthly, together with a list of employees from whom such deductions have been made.

**Section 5** Each new employee shall be provided with a letter of engagement and a Job Steward from the Duncan Branch will be notified of the new employee's name. The Job Steward will provide the new employee with one (1) hour orientation on the Employer's premises within the normal working day at a mutually agreeable time. A Union Membership Application Card will be signed by the new employee and forwarded by the Job Steward to Human Resources. A copy of the Collective Agreement and a listing of Job Stewards will also be provided by the Job Steward. Both the Job Steward and Human Resources will sign-off the appropriate

portion of a new employee "checklist" forwarded to the Job Steward by Human Resources and returned to Human Resources by the Job Steward upon completion.

## **ARTICLE 3 – UNION and EMPLOYER REPRESENTATION**

### **Recognition of Union Executive Board Members, Councilors, Job Stewards and Union Representatives.**

The Employer will recognize individuals and/or employees elected, appointed and/or designated by the Union as its qualified Executive Board Members, Councilors, Job Stewards and Union Representatives. The Union may identify one Job Steward as the Chief Steward.

The Union will notify the Employer in writing as to who are the elected, appointed and/or designated Executive Board Members, Councilors, Job Stewards and Union Representatives authorized by the Union to discuss and, wherever possible, resolve problems arising out of the Collective Agreement.

In the event that an alternative to the Job Steward is assigned by the Union to discuss and, wherever possible, resolve a problem arising out of the Agreement, reasonable notice will be provided in advance by the Union to the Employer.

### **Rights of Job Stewards**

The duties and responsibilities of Job Stewards shall include the following activities:

- a) Investigation of complaints, grievances and/or disputes including the making of presentations to management as required.
- b) Posting notices relating to meetings, dues, entertainment, health and safety and general Union information and activities on Union Bulletin Boards.
- c) Participation in collective bargaining and/or arbitration proceedings when directed by the Union.
- d) Participation in the administration of the Union as may be required for Union Executive Meetings and Job Steward Meetings.
- e) Briefing time of up to one (1) hour prior to grievance meetings as set out under the Grievance Procedure.

**Section 1** The Employer shall recognize up to two (2) regular employees per Branch/Agency, elected or appointed by the Union to act as Job Stewards. Of these, one (1) shall be identified as the Chief Job Steward. These employees must have completed their probationary period of employment. The Union shall inform the Employer, in writing, of the names of the Job Steward(s).

**Section 2** The Job Steward(s) may, within reason, investigate and process grievances or confer with the Representative(s) of the Union during regular working hours, without loss of pay. The Steward(s) will obtain permission from their immediate supervisor before leaving their immediate area for such purposes and such permission will not be unreasonably denied.

### **Section 3 Committees**

- a) Each Party to this Agreement shall appoint a Standing Committee.
- b) The Union's Committee shall be composed of not more than three (3) regular employees who have completed their probationary period and are Union members.
- c) Each Party shall notify the other by letter, of the names of their Committee members and any changes which may take place from time-to-time.

- d) The purpose of the Standing Committee shall be to meet together at the request of either Committee to discuss matters related to the administration of the collective Agreement and to attempt to resolve any problems that may arise or can be foreseen. A decision by the Union's Standing Committee must be confirmed by an Official Representative of the Union, to bind the Union.
- e) The Employer will ensure that employee workloads are reasonable. If the Union has reason to believe that workloads are excessive, the Union will raise the matter with the Committee before initiating a grievance.
- f) If the Union has reason to believe that a work environment is not free from all forms of harassment including and repeated, vexatious behavior that erodes an employee's dignity, the Union may raise the matter with the Standing Committee before initiating a grievance under the Collective Agreement.

#### **Section 4 Leave for Union Business**

Leave of Absence may be requested by an employee for the purpose of fulfilling responsibilities as a full-time officer of the Union. Such leave will be granted without pay and without seniority accumulation.

### **ARTICLE 4 – RIGHTS of the EMPLOYER**

**Section 1** The Union recognizes the right of the Employer to operate the business and direct the working force subject to the provisions of this Agreement and the right of the Union or employees to grieve, as provided in Article 18 and 19.

Nothing herein contained shall limit the statutory powers and duties of the directors of the Employer under the Financial Institutions Act of British Columbia, the Credit Union Incorporation Act of British Columbia, the Companies Act of British Columbia, and the pertinent regulations thereunder.

Actual direction of the office staff will be under the authority delegated by the Board of Directors to the Chief Executive Officer who, in turn, may delegate any portion of these duties and authority to others in managerial and/or supervisory capacity.

### **ARTICLE 5 – DEFINITION of the EMPLOYEES**

#### **Section 1 Probationary Period**

All regular employees in Groups 1-3 (Credit Union) and Trainee and Level I (Insurance) shall be considered probationary for the first sixty (60) working days of employment and all regular employees in Groups 4-6 (Credit Union) and Level II (Insurance) shall be considered probationary for the first one hundred and twenty (120) working days of employment.

The probationary period may be extended by mutual agreement. The Chief Job Steward will be provided with notice of requests to extend probationary periods. Mutual agreement will not be withheld unreasonably.

#### **Section 2 Full-Time Regular**

An employee who is hired to work on a full-time basis.

#### **Section 3 Part-Time Regular**

An employee hired to work on a continuing basis but who works less than full-time hours in a month. These employees shall be covered by all provisions of this Collective Agreement.

**Section 4****Casual**

An employee who is hired for extra emergency help that may be required from time-to-time. These employees are not covered by the Seniority and Benefit provisions of the Collective Agreement. A casual employee reaching regular status shall be covered by all provisions of this Collective Agreement. Seniority will be as provided under Article 14 of the Agreement.

**Section 5****Temporary**

A temporary employee is one so informed by the Employer at the time of hire. Temporary employment shall be for a specified period not exceeding ninety (90) calendar days duration, except when extended by mutual agreement between the Union and the Employer. These employees upon reaching regular status shall be covered by all provisions of this Collective Agreement. Seniority will be as provided under Article 14 of the collective agreement.

**ARTICLE 6 – HOURS of WORK and OVERTIME****Section 1**

- a) The standard day shift shall consist of seven and one-half (7 ½) hours per day between the hours of 8:00 a.m. and 8:00 p.m. The standard work week shall consist of thirty-seven and one-half (37 ½) hours, Monday through Saturday, inclusive, with the exception of Friday, where the standard day shift shall consist of eight and one-half (8 ½) hours per day, between the hours of 8:00 a.m. and 8:00 p.m., and this shall also apply to Thursdays, where Friday, is in fact, a statutory holiday and/or a day in lieu of a statutory holiday. Letter of Understanding attached.
- b) The determination of the starting time of daily and weekly work schedules shall be made by the Employer, and such schedules may be changed by the Employer from time-to-time to suit varying conditions of business. In the event of any changes in starting and quitting times of shifts, the Employer agrees to give at least twenty (20) working days' notice of any change.
- c) The Employer will not require employees to work more than five (5) consecutive days per week. Employees will receive two (2) consecutive days of rest. Part-time employees may decline two (2) consecutive days of rest.
- d) The Employer shall allocate part-time hours on the basis of seniority. It shall not be the intent of the Employer to erode the seniority position of part-time employees based on allocation of hours of work unless the employee specifically declines to work on a given shift. Such declination may result in the loss of some seniority.

It is agreed that two (2) employees with the same skills, licensing and abilities to perform each other's job, may switch days of work, i.e. a Tuesday to Saturday employee may switch a day with a Monday to Friday employee. It is further agreed that such switching of days must not be at any additional cost to the Branch. Each employee will provide the Employer with the Letter of Agreement to this effect along with reasonable notice of the planned switch. It is understood that the employees who switch shifts may not receive two (2) consecutive days off.

See Letter of Understanding #4 – Permanent Part-Time Shift Schedules.

**Section 2**

A one (1) hour lunch period will be provided and taken between 11:00 a.m. and 3:00 p.m. of the regular seven and one-half (7 ½) hour work day. Two (2) relief periods per day of fifteen (15) minutes or one (1) relief period of thirty (30) minutes shall be provided without loss of pay as per the following:

Lunch Hour	Morning Rest Period	Afternoon Rest Period
11 – 12	Zero (0) Minutes	Thirty (30) Minutes
12 – 1	Fifteen (15) Minutes	Fifteen (15) Minutes
1 – 2	Fifteen (15) Minutes	Fifteen (15) Minutes
2 – 3	Thirty (30) Minutes	Zero (0) Minutes

**Section 3** Part-time employees will be entitled to the following:

- two (2) to four (4) hours worked - one (1) fifteen (15) minute rest period
- four (4) to five (5) hours worked - one (1) twenty (20) minutes rest period
- in excess of five (5) hours worked - two (2) fifteen (15) minute rest periods or one (1) thirty (30) minute rest period

It shall not be the intent of the Employer to require employees to unnecessarily have their relief period upon immediately arriving at work. It shall be the intent of the Employer, whenever possible, to provide a relief period after the first (1<sup>st</sup>) hour of starting work. Management reserves the right to schedule relief periods to provide adequate service on high traffic days.

**Section 4 Overtime Premiums**

- a) Time worked in excess of the standard day shift shall be paid for at time and one-half (1 ½) the employee's straight time hourly rate for the first two (2) hours and two (2) times the straight time hourly rate thereafter.
- b) Time worked by an employee on the employee's scheduled day off shall be paid for at time and one-half (1 ½) the employee's straight time hourly rate for the first two (2) hours and two (2) times the straight time hourly rate thereafter.
- c) Time worked on a Sunday shall be paid for at two (2) times the employee's straight time hourly rate.
- d) Time worked on a holiday provided for in Article 7 or a day in lieu of such holiday shall be paid for at two (2) times the employee's straight time hourly rate plus one (1) day's regular pay.
- e) **Call Outs**

An employee called back to work after having completed a regular day's work, or from a regular day off, or from vacation shall be paid at the applicable overtime premium specified in this Section for a minimum of four (4) hours or for time worked, whichever is greater. Travel time to and from the employee's residence will be considered time worked.

- f) Overtime work must be authorized by the Manager or his/her authorized representative. **If overtime is worked in order to provide service to a Member(s) of the Credit Union or a Client(s) of the Credit Union and such overtime has not been pre-authorized, this issue may be raised with the manager or his/her authorized representative by the Union for discussion and resolution.**

**Section 5** An employee who works overtime beyond a regular shift shall be allowed a suitable hot meal and one (1) hour paid meal period in which to eat the meal at his/her straight time hourly rate of pay, provided such overtime is in excess of two (2) hours work. The meal period may be taken before, during or after the overtime work, as may be mutually agreed.

- Section 6** Employees who work overtime may take time off in lieu of overtime pay, but such time off must be taken at a time mutually agreed upon with the Employer. The length of time off with pay shall be equal to the straight-time equivalent to the overtime earnings.
- Section 7** Employees may decline overtime on a seniority basis providing there are other qualified employees available to perform the work. In such cases, the junior employees cannot decline to work overtime.

## ARTICLE 7 – STATUTORY HOLIDAYS

- Section 1** a) The Employer agrees to provide all employees with the following statutory holidays, without loss of pay:

New Years Day	Labour Day	Good Friday
Thanksgiving Day	Easter Monday	Remembrance Day
Victoria Day	Christmas Day	Canada Day
Boxing Day	BC Day	<b><u>Family Day</u></b>

and any other day that may be stated a legal holiday by the Provincial, Civic and/or Federal Government. Should one of the above holidays fall on an employee's normal day(s) off, the employee shall receive an additional day or day(s) off with pay to be taken adjacent to the employee's normal days off or at a time mutually agreed between the employee and the Employer.

- b) The day off in lieu of a holiday which falls on an employee's normal day off must be taken within ninety (90) calendar days following the date the holiday occurred. Seniority will govern when more than the allowable number of employees request the same day off work, giving the consideration to the requirements of efficient operation of the Credit Union.

- Section 2** In the event any of the holidays in Section 1 occur during the period an of employee's vacation, an additional day's vacation with pay shall be allowed for each holiday occurring.

- Section 3** For the purposes of this Article, a Statutory Holiday shall be regarded as seven and one-half (7 ½) hours. The difference between the time scheduled and seven and one-half (7 ½) hours shall be taken as time off at a mutually agreed upon time.

**Section 4** **Statutory Holiday Pay for Part-time Employees**

**Statutory Holiday Pay for part-time employees will be paid as per the following formulas:**

- **For employees who in the thirty (30) days prior to a statutory holiday have worked (including vacation days taken) fifteen (15) or more days – then the statutory holiday pay will equal total earnings over the past thirty (30) days divided by the total days worked.**
- **For employees who in the thirty (30) days prior to a statutory holiday that have worked (including vacation days taken) less than fifteen (15) days – then the statutory holiday pay will equal total earnings over the past thirty (30) days divided by fifteen (15).**

## ARTICLE 8 – ANNUAL VACATION and SUPPLEMENTARY VACATION

- Section 1** Effective January 1, 2004, vacation is recorded on a calendar year basis, January 1<sup>st</sup> to December 31<sup>st</sup>, and is accrued based on the employee's date of commencement of employment. All regular full-time and regular part-time employees shall be entitled to vacation in accordance with the following schedule.

Vacation pay for part-time employees will be calculated on the same basis as for full-time employees with the same calendar years of service. For example, a part-time employee will be paid at the same rate of six percent (6%) of gross earnings in the first year of employment.



## Section 2

- a) In the first year of employment, an employee shall begin to accrue one and one-quarter (1.25) days for each month or major portion of a month worked. Pay for such vacation shall be at the employee's current salary or six percent (6%) of gross earnings for the period in which vacation was earned, whichever is greater.
- b) After four (4) years of employment, an employee shall accrue twenty (20) working days or one and two-third (1.67) days per month. Pay for such vacation shall be at the employee's current salary or eight percent (8%) of gross earnings for the period in which vacation was earned, whichever is greater.
- c) After nine (9) years of employment, an employee shall accrue twenty-five (25) working days or two and eight one-hundredth (2.08) days per month. Pay for such vacation shall be at the employee's current salary or ten percent (10%) of gross earnings for the period in which vacation was earned, whichever is greater. Effective January 1, 2004 employees with fifteen (15) years of service may take four (4) consecutive weeks of vacation during this prime time (June 15<sup>th</sup> – September 15<sup>th</sup>) subject to Branch requirements.
- d) After fourteen (14) years of employment, an employee shall accrue thirty (30) working days or two and one-half (2 ½) days per month. Pay for such vacation shall be at the current salary or twelve percent (12%) of gross earnings for the period in which vacation was earned, whichever is greater.
- e) Vacation period must be taken at a time mutually agreed with the Employer and subject to Section 3.
- f) All vacation accrued to the end of the calendar year must be taken during the following calendar year.
- g) **Transition Period**  
When a part-time employee becomes a full-time employee without a break in service, the employee will start to accrue paid vacation days on the first of the month following the employee's change of status to full-time, based on the applicable vacation year.
- h) An employee may use vacation days accrued upon completion of a successful probationary period, subject to Section 2 (a) and (f), and Section 3.

## Section 3

- Senior employees shall be given preference in the selection of vacation periods. Employees who wish to take their vacation in broken periods instead of one (1) period may do so subject to the following:
- a) The periods are a minimum of five (5) working days or multiples of a full week.
  - b) Employees shall select their vacation periods in order of seniority as defined in this Agreement. However, only one (1) vacation period shall be selected by seniority until all employees in the signing group have had an opportunity to select one (1) vacation period. Subsequently, those employees who have chosen to take their vacations in separate periods shall select the periods in order of seniority.
  - c) Vacations which are booked in the peak vacation period of June 15<sup>th</sup> to September 15<sup>th</sup>, shall be limited to a maximum of two (2) weeks on a first selection basis and must be booked in the period between January 1<sup>st</sup> and February 28<sup>th</sup> and confirmed by the Employer by March 15<sup>th</sup>. Employees selecting vacation in the period of January 1<sup>st</sup> to March 15<sup>th</sup> shall not have this selection counted or considered as a first selection. For the purpose of determining seniority, the seniority list as of

November 30<sup>th</sup> will be used for the vacation selection, effective January 1<sup>st</sup> each year. The two (2) week maximum limitation during prime time, as aforementioned, shall be increased to three (3) weeks for employees with five (5) years' service or more. Effective January 1, 2004 employees with fifteen (15) years of service may take four (4) consecutive weeks of vacation during this prime time (June 15<sup>th</sup> – September 15<sup>th</sup>) subject to Branch requirements.

**Section 4** Employees may be permitted to bank one full year's accrual plus five (5) working days of vacation and take it in the following calendar year subject to the following:

- a) There must be special circumstances warranting the banking of vacation, i.e. normal practice shall require the use of vacation entitlement in accordance with the schedule.
- b) The banked vacation shall be taken at a time mutually agreed upon.

**Section 5** Should an employee's services become terminated, the employee shall reimburse the Employer for any over-payments he/she may have received for holidays provided by this Article.

**Section 6** **Supplementary Vacation Plan**

- a) After completion of ten (10) or more years of continuous service with the Employer, an employee shall, in addition to the regular vacation to which he/she is entitled, become eligible to receive a supplementary vacation with pay each five (5) years as set forth below:

Years of Completed Continuous Service	Working Days of Supplementary Vacation
After Ten (10)	Five (5)
After Fifteen (15)	Five (5)
After Twenty (20)	Ten (10)
After Twenty-five (25)	Ten (10)
After Thirty (30)	Fifteen (15)
<b><u>After Thirty-five (35)</u></b>	<b><u>Five (5)</u></b>

- b) The supplementary vacation may be taken in conjunction with the regular vacation to which the employee is entitled, provided such regular vacation is not scheduled to be taken during the months of July and August, in which event the supplementary vacation shall be taken at a time to be agreed upon by the Employer and the employee.
- c) The supplementary vacation must be taken prior to the employee becoming eligible for their next earned period of supplementary vacation, as provided for in paragraph (a) above.
- d) Five (5) working days supplementary vacation pay shall be equal to one (1) week's salary of the employee's regular job at the time the vacation is taken.

## **ARTICLE 9 – LEAVES of ABSENCE**

**Section 1** **Union Business**

Leave of absence without pay may be granted to employees for the purpose of attending to Union business with the approval of the Employer or his authorized Representative. The Union will request such leave by giving the Employer at least two (2) weeks' notice.

## Section 2

### a) **Bereavement Leave**

In case of death in the immediate family, the employee shall be granted a leave of absence without loss of pay for five (5) days for a full-time employee, and up to five (5) **business** days, if scheduled, for a regular part-time employee. Immediate family is defined as the employee's spouse, **fiancé**, mother, father, son, daughter, **son-in-law, daughter-in-law**, foster children, sister, brother, mother-in-law, father-in-law, step-parents, **step-children**, grandparents and grandchildren.

- b) In the case of death **in the extended family**, the employee shall be granted a leave of absence without loss of pay for one (1) day if locally, and up to three (3) days if outside travel is required for a full-time employee, and one (1) **business** day if locally and up to three (3) **business** days, if scheduled, if outside travel is required, for a regular part-time employee. Extended family is defined as the employee's Aunt, Uncle, cousin, **brother-in-law, or sister-in-law**. The leave of absence will not be charged against paid sick leave or annual vacation entitlement.

## Section 3

### **Jury Duty**

Full-time regular employees and part-time regular employees summoned to Jury Duty or subpoenaed as a court witness shall be paid wages amounting to the difference between the amount paid them for jury service and the amount they would have earned, had they worked on such days. Employees on Jury Duty shall furnish the Employer with such statements of earnings as the Courts may supply. Employees shall return-to-work within a reasonable period of time. They shall not be required to report if less than two (2) hours of their normal shift remains to be worked. Total hours on Jury Duty and actual work on the job in the office in one (1) day shall not exceed normal working hours for purposes of establishing the basic work day. Any time worked in the office in excess of the combined total of seven and one-half (7 ½) hours, shall be considered overtime and paid as such.

## Section 4

### a) **Pregnancy and Parental Leave**

Leave of absence without pay shall be granted in accordance with the Employment Standards Act. Such leave will not affect sick leave entitlement or seniority. All pregnancy and parental leave of absence requests shall be in writing, and shall show the last day to be worked and the expected date of return-to-work.

- b) The employee may extend his/her pregnancy or parental leave, without pay, to a maximum of twelve (12) months. The employee will be responsible to the Employer for payment of the premiums for their benefits for the extended period of leave. Such leave will not affect seniority. All extended pregnancy or parental leave of absence requests shall be in writing and show the last day to be worked and the expected date of return.

## Section 5

### **Special Leave without Pay**

- a) Upon written application and when the requirements of the Employer's service will permit, an employee may be granted a leave of absence without pay, for a period of up to **eighty (80)** calendar days. Under such leaves, the employee shall retain and continue to accrue seniority.
- b) Such leaves may be extended for an additional period of up to **eighty (80)** calendar days when approved by the Employer. Seniority will accrue during such extension.
- c) The employee will be responsible to pay the Employer for payment of the premiums for their benefits for the extended period of leave as outlined in Section (a) and (b).

## ARTICLE 10 – BENEFIT PLANS and SICK LEAVE

### Section 1

a) All employees who qualify for benefits shall become entitled to the benefit package as outlined in (b) below on the first (1<sup>st</sup>) day of the month following date of hire or transfer into the bargaining unit. (MSP will be available for the first of the month following the date of hire.)

b) **Benefits Package**

Details of the benefit plans as referred to in Paragraph (a) are contained in brochures provided by the Employer and include:

- Medical Services Plan of British Columbia
- Extended Health Care
  - Effective January 1, 2007 Prescription Drug Benefit deductible shall be amended from \$100 to \$25 annually.
  - Effective July 1, 2011 Vision Care benefits to be increased from \$250 every 24 months to \$300 every 12 months (including eye examination fees for employees and eligible dependents aged 19 to 64 that are not covered by MSP.)
- Dental Plan
- Weekly Indemnity
- Long Term Disability
- Group Life Insurance
- Accidental Death and Dismemberment
- Employee Assistance Program

c) **Benefit Package**

The Employer's intention is to continue the provision of current benefits for the term of the collective agreement.

d) The premium costs for the plans outlined in Section 1 (b) shall be fully paid by the Employer for all regular employees.

All employees, as per the conditions of the BC Central benefits plan, once on benefits may not opt out.

Effective July 1, 2004 employees will contribute premiums for BC Medical as follows:

- single - \$5.00 per month
- couple - \$10.00 per month
- family - \$15.00 per month

Any increase of BC Medical Premiums to the Employer on or after July 1, 2004 will be cost shared by the Employer and employee with the following maximums on the employee's portion:

- single - capped at \$15.00 per month
- couple - capped at \$20.00 per month
- family - capped at \$25.00 per month

## Section 2

### Pension Plan

A Pension Plan is available to all regular employees who have completed a full year of service. The Employer agrees to maintain the Pension Plan, currently a non-contributing Group RRSP paid at the following rates of basic salaries:

<b>effective July 1, 2013</b>	<b>-</b>	<b><u>no change (10.25% on the first \$50,000 of base earnings; 8% on remainder base earnings)</u></b>
<b>effective January 1, 2014</b>	<b>-</b>	<b><u>10.75% on the first \$50,000 of base earnings; 8% on remainder base earnings</u></b>
<b>effective January 1, 2015</b>	<b>-</b>	<b><u>11.00% on the first \$50,000 of base earnings; 8% on remainder base earnings</u></b>

Effective July 1, 2000, employees with twenty (20) years or more service shall receive another one-half (1/2) percentage point on their Group RRSP rate.

These funds are "locked in" until discontinuance of employment with or retirement from Island Savings Credit Union or Island Savings Insurance Services.

RRSPs on deposit with the Employer and registered in the Employee's name shall be entitled to a preferred rate of .25% above the posted rate for members excluding any special or promotional rates and excluding CAM and CSI products, for the term selected or a rate based upon "relationship banking" whichever is more beneficial.

## Section 3

### Sick Leave in Conjunction with Salary Insurance

Regular employees who are unable to work because of illness shall receive pay on the following basis:

- During the ten (10) working days waiting period to become eligible for salary insurance – full salary for full-time employees will be paid by the Employer; part-time employees will be paid for the days they are normally scheduled to work in a ten (10) day waiting period.
- Upon becoming eligible for salary insurance, an employee will receive sixty percent (60%) salary from the insurance plan for the duration of the illness in accordance with the provisions of the plans. It is the responsibility of the employee to complete and file the necessary application forms to receive payment.
- Short Term Disability**

Upon approval by the carrier of the employee's claim for salary insurance, the Employer will "top up" the amount paid by the insurance carrier (sixty percent [60%] by twenty-five percent (25%) to a total of eight-five percent (85%) of the employee's gross salary for the following periods of time in relation to service with the Employer:

<b>Service</b>	<b>Period of Salary Difference</b>
After completion of probation & up to two (2) years	ten (10) working days
Over two (2) years but less than three (3) years	thirty-five (35) working days
Over three (3) years but less than four (4) years	fifty-five (55) working days
Over four (4) years	eighty (80) working days

The employee, upon request by the Employer, shall provide proof of illness which involves paid leave.

#### **Section 4**

- a) The Employer recognizes there are occasions where an employee has to stay at home due to illness or to care for a sick family member and provides a benefit called "Health Care Days". A maximum of twelve (12) working days per calendar year with full pay is available for regular employees who are unable to work due to personal or family illness. Part-time employees shall earn eight (8) working days per calendar year. Part-time employees on temporary full-time assignment shall earn twelve (12) working days per calendar year, pro-rated for their assignment term. Casual employees do not earn paid health care days.
- b) In addition, employees may carry forward a maximum of two (2) years of unused "Health Care Days" accrual from previous years (full-time twenty-four [24] days, part-time sixteen [16] days, thus permitting, under certain circumstances, a maximum of three (3) years of "Health Care Days" accrual in any one (1) year (full-time thirty-six [36] days, part-time twenty-four [24] days). For an example of the administration of the "Health Care Days", please refer to Island Savings' Personnel Handbook.
- c) All "Health Care Days" are calculated on a pro-rated basis. Employees on probation shall not receive pay for absence due to personal or family illness.
- d) The Employer reserves the right to administer this policy in a fair and consistent manner and recognizes there may be circumstances where exceptions to this policy are required.
- e) All employees are required to advise their Employer of intended absences and anticipated dates of return, as soon as practical.
- f) The employee, upon request of the Employer, shall provide proof of illness, which involves paid leave.

#### **Section 5**

##### **Preferred Loan Rates**

- a) **Personal Loans**  
All regular employees may be granted preferred interest, at Credit Union Central of BC prime rate, floating, on personal loans, lines of credit and investment loans for personal use only. Normal lending criteria to apply.
- b) Mortgages which are secured by a principal residence under the Standard Mortgage Agreement (for CMHC mortgages) or the Umbrella Mortgage Agreement are available to all regular employees at the higher of the CRA prescribed rate or 4%. All or any advances under the Umbrella Mortgage Agreement would be eligible. This benefit applies to one (1) to (5) year fixed term rates. Normal lending criteria to apply.  
These reduced rates may be deemed as constituting a taxable benefit. Employees taking advantage of former Preferred Loans Rate program may take advantage of this program on renewal of their loan/mortgage only.
- c) The credit union will provide the employees with free personal chequing on their own personal accounts. In addition, one (1) free savings account will be provided.
- d) The Employer will provide employees with the same discounts on services and products that the non-bargaining group receives and such discounts will be made available to all employees at the same time.

## ARTICLE 11 – SALARY POLICY

- Section 1** Employees shall be paid in accordance with the salary schedule for their positions as specified in Appendixes "A-1 & A-2" which are part of this Agreement. The steps in the salary ranges are the minimum amounts to be paid an employee in accordance with Section 5 of this Article and shall not be construed to mean an employee may not be advanced to the next step in his/her salary range before having the required service.
- Section 2** **Job Descriptions** are written with the intent to set forth the general duties and requirements of the job and to indicate the level of skill required and shall not be construed as imposing any restrictions on the right of the Employer to create a new job or to assign duties to employees other than those specifically mentioned in job descriptions.
- Section 3** When a new position is established or the duties of an existing position are significantly changed, the Employer shall set an interim salary and category for such position and notify the Union. The Union may, at its discretion, negotiate with the Employer, the salary and category and if agreement cannot be reached, the matter may be referred to Expedited Mediation Arbitration under LOU # 17 as provided in this Agreement.
- Section 4** **Promotional Increases**  
Upon promotion, an employee's salary will be at a step in the higher salary range which will ensure a minimum of sixty dollars (\$60.00) per month increase. Promotional increases will be effective from the day the employee assumes the new position.
- Section 5** **Salary Progression**
- a) Except as provided in paragraph (b) following, employees shall progress to each such succeeding step in the salary range for their job group in accordance with the service required to qualify for such step.
  - b) An employee placed on a step in their salary range at a point higher than they would qualify for length of service (on being hired, or promoted in accordance with Section 4 of this Article) shall move to the next step in their salary range upon completion of the required months service as provided under Appendix A-1 and A-2 following such placement, subject to paragraph (c) of this Section.
  - c) Advancement from one salary step to another may be withheld due to inadequate performance under the following circumstances:
    - the employee has been counseled regarding inadequate performance following his/her last job service salary increase; and
    - notice of intent to withhold the next service salary increase is given to the employee and the Union one (1) month prior to the date such increase is due.
  - d) When employees restore their performance they shall be advanced to the next step in their salary range on non-retroactive basis.
- Section 6** An employee assigned to a higher job classification or temporarily replacing another employee in such higher classification shall be paid at the higher rate as determined by Section 4 above for the period so employed. This provision shall not apply for brief relief periods of three (3) days or less except where an employee has been trained and is fully qualified to perform the duties of such higher classification. In this instance, the provision shall be for the higher pay for one (1) day or more. Where employees temporarily assume additional responsibilities without an actual change in classification, the Union and the Employer shall meet to decide if the added responsibilities are sufficient to change the job level and if so, shall set a new salary

level. An employee being cross-trained for a higher category position will receive their regular salary for the first twenty (20) working days of training. After twenty (20) working days of cross-training, the employee shall receive the appropriate salary for the category in which he/she is training. (This does not apply to a temporary replacement.) The higher rate will end when the employee returns to their lower category job.

An employee may accrue time worked in a higher position of ten (10) continuous days for future step increases in a higher job position. Both the employee and the Employer will track these days in an accrual bank.

**Section 7** A part-time employee who becomes full-time shall be placed on the appropriate salary range at a step in length of service consistent with his/her length of accumulated service as determined by Article 14, Section 7(b).

**Section 8      Salary Policy on Recalls and Demotions**

- a) Employees recalled to their former position or to a position having the same salary range shall receive the current rate for the step in the salary range which they held at the time of layoff.
- b) Employees recalled who accept a position in a salary range which is lower than for their former position, shall be paid at a step in the salary range commensurate with their service at layoff.
- c) An employee who transfers to a position in a lower salary range for reasons ascribable to the employee shall be paid a salary in accordance with paragraph (b) above.

**Section 9      Salary Policy – Technological Change**

**Employees who, for reasons set out in Article 17, Technological Change, or employees who are affected by job change arising from a technological change and are placed in a lower salary range other than for their former position shall retain their salary. If their salary is higher than the range for such position, such employee(s) shall be red-circled until such time as the difference between the maximum of the range and their salary is removed.**

**ARTICLE 12 – JOB POSTING**

**Section 1** a) Notice of all job vacancies within the bargaining unit shall be posted on the Employer's intranet for at least five (5) working days. The notice shall indicate the job title, category, and a brief outline of the duties involved and date that position will be filled.  
Postings for temporary positions will specify expected start and end dates. A copy of the notice shall be sent to the Chief Job Steward.

b) Postings for part-time employees will be specific to each Branch unless the Employer has prior approval of the Union, i.e. an employee who has been granted a position will be assigned to one Branch at the time of hire. See Letter of Understanding #4, Permanent Part-Time Shift Schedules.

c) An employee may bid on vacant positions which may involve a promotion, lateral transfer, or a lower classification.

**Section 2** a) It shall be the intent of the Employer to fill job vacancies from within the bargaining unit providing employees who apply for positions have the required qualifications.

b) All bids on posted job vacancies shall be in writing or on a form provided by the Employer.

c) A temporary position of more than thirty (30) working days shall be posted, subject to the Employer being notified of a possible temporary opening.



- Section 3** Selections for job vacancies shall be made on the basis of qualifications and ability to do the job, and seniority, in that order. In the event two (2) or more employees have similar abilities, the employee with the greatest seniority shall be selected.
- Section 4** When promoted to a higher position, moved laterally or to a lower position, an employee shall be allowed a trial period to ninety (90) working days for all employees. Should the employee be considered unsuitable during the trial period, or should the employee find the position unsuitable, he/she shall be returned to their former position or one of equal rank. Salary shall be at the service step paid prior to promotion or the step they might have achieved by service had they not been promoted.
- Section 5** Training and cross-training shall be done on the basis of seniority and the ability and willingness to learn to allow for the principle of promotion from within, subject to Section 2(a) and Section 3 of this Article.
- Section 6**
- a) All employees will be entitled to have proper training provided so as to retain their employment and progress with the Employer. The Employer will pay for one half (1/2) of the cost of tuition for approved outside courses at the time of registration and the balance of tuition after the employee has successfully completed the course. There will be no loss of pay to the employee where the education requires attendance during normal working hours. Training required due to adjustment in jobs will be provided during normal working hours.
  - b) The Employer will provide the employee with a day off to study for the examination of an approved course. It is agreed that an employee will receive a day off with pay prior to the day of the exam if the exam is scheduled for the morning. The employee will give the Employer reasonable notice of thirty (30) days of the examination date.

## **ARTICLE 13 – LAYOFF and RECALL**

- Section 1** Should the Employer decide to reduce the number of employees, the employee with the least amount of seniority in a position shall be the first laid-off from that position. **Such employee has the right to choose lay-off, bumping, recall or severance under the collective agreement. In the event such employee chooses bumping, the employee** may displace another employee in a position at the same or lower job level, providing he/she has the qualifications to perform the job functions satisfactorily, **providing he/she makes such choice within two (2) weeks, and providing he/she** has greater seniority than the employee to be displaced.
- Section 2** Employees shall be given notice of layoff or pay in lieu of notice in accordance with the Employment Standards Act. Such payment in lieu of notice does not relieve the Employer from any other obligations or payments to which the employee is entitled under this Agreement.
- Section 3** Employees with six (6) months or more service who are laid-off due to lack of work or redundancy shall be placed on a recall list for a period of twelve (12) months. Employees may elect to terminate employment at any time during the recall period and receive severance pursuant to Article 18.
- Section 4** **Recall**
- Employees on the recall list shall have the right to return to a vacancy in their former position or to a position for which they are qualified, providing no other employee with greater seniority is promoted or transferred to such vacant position. When such transfers or promotions occur resulting in a vacant position, the employee on the recall list will be offered the resulting vacant position providing he/she is qualified.

- Section 5**
- a) Notice of recall to an employee on the recall list shall be sent by registered mail to the employee's last known address. An employee on the recall list may be bypassed when the employee fails to respond to the notice with five (5) calendar days of its having been sent to the employee's last known address.
  - b) An employee bypassed under the foregoing conditions shall be kept on the recall list for his/her remaining recall period.

## **ARTICLE 14 – SENIORITY**

- Section 1** Seniority shall mean length of continuous service, with the Employer and its predecessors.
- Section 2** Upon completion of the probationary period, employees shall be entitled to all rights and privileges of this Agreement, and the employee's seniority shall be effective from the original date of employment.
- Section 3** An employee who leaves the bargaining unit to fill a position excluded from the unit, and who subsequently returns to the unit within one (1) year, shall be credited with seniority held at date of leaving the bargaining unit.
- Section 4** No seniority shall accrue for short terms of temporary work except where a temporary employee or casual employee becomes a full-time regular or part-time regular employee without a break in service. In such cases, seniority shall start from the last date the employee started as a temporary or casual employee assuming the employee has satisfied the probation period. Employees on the recall list who return-to-work on a temporary basis during their recall period shall have their recall rights extended by one (1) day for each day worked.
- Section 5** An employee laid-off and placed on the recall list under Article 13, Section 3, will retain and continue to accumulate seniority during the period of layoff.
- Section 6** An employee on approved leave of absence for the following reasons will continue to accrue seniority:
- Union Business - Article 9, Section 1
  - Special Leave with Pay - Article 9, Section 5
  - Maternity Leave - Article 9, Section 4
  - Sick Leave - Article 10, Section 1(b) & 3
- Section 7** **Part-time Regular Employees**
- Seniority for employees in this category shall be as follows:
- a) They shall be on the same seniority list as full-time regular employees defined in Article 5, Section 2 of this Agreement.
  - b) Part-time employees shall accrue seniority on the basis of one (1) day for each day of accrued service regardless of the number of hours worked in each day, including statutory holidays and vacation.
- Section 8** Seniority lists will be made available by the Employer at such times as may be required for the administration of this Agreement.

## **ARTICLE 15 – GENERAL PROVISIONS**

- Section 1** **Bulletin Board** will be made available for use by the Union and the Employer for the purpose of posting notices and/or correspondence relating to general Union/Employer activities.

**Section 2****No Strikes or Lockouts**

The Employer shall not cause or direct any lockout of employees during the life of this Agreement, and neither the Union nor any representative thereof, nor any employee shall in any way authorize, encourage or participate in any strike, walkout, suspension of work, or slow down on the part of any employee or group of employees during the life of this Agreement.

**Section 3****Disciplinary Action**

Should it become necessary for management to discuss with an employee a matter of which could result in disciplinary action being taken, such discussion will be conducted in private. At the discretion of the employee, a bargaining unit Union Job Steward may be present. Upon request of the employee, the substance of the Employer's complaint shall be given to the employee in writing at the time the discussion takes place.

The Employer shall provide an employee with a copy of any written warning or adverse report affecting the employee. Any reply by the employee shall become part of the employee's record.

When an employee is issued a letter of discipline, the Steward and the Union will be provided with a copy of the letter at the time it is issued.

Upon giving reasonable notice, employees shall be entitled to review their personnel files annually and in the event of a grievance. Provided the employee has been discipline free for the period specified, discipline will be removed from the employer's file as follows:

- written warnings - 12 months
- letter of suspension - 24 months

**Section 4****Picket Lines**

It shall not be a violation of this Agreement or cause for discharge of any employee, in the performance of his/her duties, to refuse to cross a legal picket line recognized by the Union. The Union shall notify the Employer as soon as possible of the existence of such recognized picket line.

**Section 5****Doctor or Dentist Appointments**

Where a full-time regular employee is required to attend a Doctor or Dentist appointment in the immediate area during working hours, attendance at such appointment shall be without loss of pay. All employees shall make all reasonable efforts to schedule such appointments outside of working hours.

**Section 6****Transfers**

In the event it becomes necessary to temporarily transfer an employee of the Credit Union outside the Municipality, the employee shall be compensated for kilometrage at the rates set forth from time-to-time for the Directors and Supervisory Staff.

**Section 7****Car Kilometrage Allowance**

Where an employee is requested by the Credit Union to use their car on Credit Union business, they shall be paid at the rate as stated in the Personnel Policy.

**Section 8**

Employees shall not be asked to make any written or verbal contracts that may conflict with this Agreement.

**Section 9****Bargaining Unit Work**

- a) The Employer agrees to explore every reasonable avenue with regards to having work performed by the bargaining unit and not contracted/sub-contracted.

- b) Proposed changes regarding a reorganization of work will be discussed initially at a Standing Committee Meeting prior to implementation. Unresolved issues may be referred to the grievance/arbitration process for resolution.
- c) The Parties agree that from time-to-time the Employer may re-organize the work such that work performed by bargaining unit members may be centralized. Where it makes sense (efficiency gains) work performed by bargaining unit members will remain with bargaining unit members centralized at Duncan. Where it does not provide efficiency gains, alternative plans may occur.
- d) Managers or other employees outside of the bargaining unit shall not perform the duties normally, customarily or properly performed by employees within the bargaining unit, except in cases of emergency or unexpected circumstances when bargaining unit members who can perform the required work are not available or when Managers, Supervisors or other persons outside the bargaining unit are training employees in the bargaining unit. Normal work customarily performed by management shall be excluded.
- e) Staff Coverage – Illness and Vacation  
Where a staff replacement to cover for illness or vacation is required, as determined by the Branch manager or designate based on business volumes, management will take reasonable steps to arrange for replacement(s) for the affected shift(s).

## **ARTICLE 16 – DISCHARGE, TERMINATION and SUSPENSION**

- Section 1** It is hereby agreed that the Employer has the right to discharge, suspend or otherwise discipline an employee for just and reasonable cause.
- Section 2** If a regular employee is terminated except as provided in Section 1 above, said employee shall receive two (2) weeks written notice immediately prior to the date of termination, or the equivalent in wages. If notice is given immediately prior to the vacation period of any employee, such employee shall receive two (2) weeks wages, at the employee's current salary, in addition to vacation pay to which the employee is entitled, plus all other benefits.
- Section 3** If, upon investigation by the Union and the Employer or by decision of an arbitration pursuant to the terms of this Agreement, it shall be found that an employee has been unjustly discharged or suspended, the affected employee shall be, subject to the award of such arbitration or pursuant to the mutual findings of the Union and the Employer, reinstated to his/her former position without any loss of seniority or rank. Compensation for lost salary shall be as mutually agreed between the Employer and the Union or as decided by arbitration.
- Section 4** Employees are expected to provide the Employer with two (2) weeks' notice of intention to terminate in order to provide adequate time to obtain a replacement.

## **ARTICLE 17 – TECHNOLOGICAL CHANGE**

- Section 1** The Employer will provide the Union with not less than three (3) months' notice of intention to introduce automation, equipment or changes in administrative procedures which might result in the reduction of personnel and/or changes in job duties sufficient to change job groupings.
- Section 2** Wherever practical, an employee becoming redundant due to new equipment or procedures shall be eligible for retraining to qualify for the operation of such new equipment or procedure or to qualify for new positions.

Such retraining shall be provided by the Employer without cost and without loss of pay to the affected employee.

**Section 3** In cases where the retraining of an employee is not practical or where other positions with the Employer are not available, the employee shall elect for termination of employment, bumping pursuant to Article 13, Section 1, or shall elect to be placed on the recall list in accordance with Article 13, Section 3.

**Section 4** Severance pay as provided for in Article 18 shall be due and payable immediately upon termination to an employee who elects for termination of employment pursuant to Section 3.

## **ARTICLE 18 – SEVERANCE PAY**

- a) Severance Pay shall be paid to employees with one (1) or more years of service whose employment is terminated for reasons other than just cause or resignation. The amount of severance pay shall be two (2) weeks at the employee's current regular salary for each year of service.
- b) Severance pay shall be due and payable immediately upon termination to an employee who elects for termination of employment.
- c) An employee who is laid off and placed on the recall list may elect to terminate during the recall period and be paid his/her severance pay entitlement upon termination or expiration of recall.

## **ARTICLE 19 – GRIEVANCE PROCEDURE**

**Section 1** Grievance means any difference or dispute concerning the interpretation, application, administration or alleged violation of this collective Agreement, whether between the Employer and any employee or employees bound by the collective Agreement or between the Employer and the Union.

**Section 2** Grievances shall be settled in the following manner:

- a) If the employee has a complaint against the Employer, the procedure for settlement shall commence with Step 1.
- b) If the Employer or the Union has a grievance, it shall be referred to as a dispute, and the procedure for settlement shall commence with Step 3(b).

### **STEP 1:**

The employee involved shall first take up the grievance with the supervisor directly in charge of the work within ten (10) working days of the circumstances giving rise to the grievance. The employee may be accompanied by a Job Steward or Representative of the Union. The Employer shall give a decision within five (5) working days of such meeting.

### **STEP 2:**

If the grievance is not resolved at Step 1, the matter shall be reduced to writing by the Griever and/or the Union and submitted to the management persons designated by the Employer within ten (10) working days following the decision rendered at Step 1. The griever along with the Job Steward and/or the Union Representative shall meet with the designated management persons to attempt to settle the matter. The Employer shall give a decision within ten (10) working days of such meeting.

**STEP 3(a):**

If the grievance is not resolved at Step 2 it shall be referred to the Representative of the Union and a Representative of the Employer within ten (10) working days of the decision rendered at Step 2. Failing settlement within ten (10) working days of receipt of the grievance at this step, either Party may refer the matter to arbitration as provided in Article 20. Notice to refer the matter to arbitration must be sent or received by either party within the thirty (30) day time frame set out above or it will be considered abandoned.

**STEP 3(b):**

In the event a dispute is initiated by the Employer or the Union, the initiating Party shall notify the other Party, in writing, of the nature of the dispute and such notice shall be given within ten (10) working days of the circumstances giving rise to the dispute unless the Parties agree to an extension of time. Failing settlement with ten (10) working days of receipt of notice, either party may refer the dispute to Arbitration as set forth in Article 20. Notice to refer the matter to arbitration must be sent or received by either Party within the thirty (30) day time frame set out above or it will be considered to be abandoned.

**Section 3** Except as provided in Section 4 following, a grievance not advanced to the next step under Section 2, within the time limits specified shall be considered abandoned and all further recourse to the grievance procedure forfeited. Saturdays will not be counted to satisfy time limit requirements pursuant to this Article.

**Section 4** The time limits set forth in this Article may be extended by mutual agreement between the Union and the Employer.

**ARTICLE 20 – ARBITRATION**

**Section 1** a) When any difference arises between the Parties as to the interpretation, application, operation or alleged violation of this Agreement, including any question as to whether a matter is arbitrable or not, the matter may be referred by either party to Arbitration.

b) The Parties to this Agreement hereby agree to use the services of a single Arbitrator as a means of settling grievances and disputes.

**Section 2** The Party desiring arbitration under this Article will notify the other Party, in writing, in accordance with the provisions of Section 2, Step 3 of Article 19. The notice shall set out the question(s) in the opinion of the Party seeking arbitration, to be arbitrated, as well as a list of three (3) names of proposed arbitrators.

**Section 3** The Parties to the dispute will thereupon meet within ten (10) working days to decide upon an Arbitrator. Failing agreement upon a person willing to act, either Party may apply to the Minister of Labour for the Province of British Columbia to appoint an arbitrator. Hearings shall commence within thirty (30) working days of the appointment of the Arbitrator.

**Section 4** Upon agreed appointment of an Arbitrator or appointment by the Minister of Labour, the Arbitrator shall hear the Parties, settle the terms of question(s) to be arbitrated, if necessary, and make his/her award within fifteen (15) working days of the appointment or within such extended period as may be mutually agreed to by the Parties to the dispute. The Arbitrator shall deliver his award, in writing, to each of the Parties and the award shall be final and binding on the Parties. The arbitrator shall not be vested with the power to change, modify or alter any of the terms of this Agreement.

**Section 5** Each Party shall pay their own costs and expenses of the Arbitration and one-half (1/2) the remuneration and expenses of the Arbitrator.

## **ARTICLE 21 – DURATION**

**Section 1** This Agreement shall be in full force and effect from and including **July 1, 2013 to and including June 30, 2016** and shall continue in full force and effect from year to year thereafter subject to the right of either party to this Agreement within four (4) months immediately preceding the expiration, or immediately preceding July 1<sup>st</sup> in any subsequent year, by written notice to the other Party, to require the other Party to commence collective bargaining with a view to the conclusion of a renewal or revision of the collective Agreement, or a new collective Agreement.

**Section 2** It is mutually agreed by the Parties to exclude from this Agreement the operation of Sections 50(2) and 50(3) of the Labour Relations Code.

Signed at _____, BC	this _____ day of _____, 2013
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### **SIGNED on BEHALF of the EMPLOYER**

*Party of the First Part;*

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

### **SIGNED on BEHALF of the UNION**

*Party of the Second Part;*

## APPENDIX “A-1”

### JOB CLASSIFICATIONS and JOB TITLES

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#### ISLAND SAVINGS CREDIT UNION

##### Group 1

- Service Representative (Advisor, Personal Banking)

##### Group 2

- Receptionist (Secretary)
- Commercial Service Representative (Advisor, Business Banking)
- Member Service Coordinator (A) (Advisor, Member Experience)

##### Group 3

- Cash Cage Representative (Coordinator, Branch Treasury)

##### Group 4

- Head Teller (Advisor, Personal Banking)
- Branch Administration Coordinator (Advisor, Business Services; Lending Services Representative)
- Administrative Assistant, Wealth Management (Financial Planning Assistant)

##### Group 5

- Member Service Representative (Advisor, Personal Banking)
- Member Service Coordinator (B) (Advisor, Member Experience)
- Head Teller (qualified) (Advisor, Personal Banking)



## APPENDIX “A-1”

### JOB CLASSIFICATIONS and JOB TITLES

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#### ISLAND SAVINGS INSURANCE

##### Group 1

- Customer Service Rep (Trainee) (Advisor, Insurance)
- CSR1 – Appointed Agent

##### Group 2

- CSR 1 – Customer Service Rep 1 (Advisor, Insurance)

##### Group 3

- CSR 2 – Customer Service Rep 2 (Senior Advisor, Insurance)

## APPENDIX "A-2"

### Banking

#### BANKING JOB CLASSIFICATIONS & SALARY RATES

Effective July 1, 2013 - 2.25%

	Start	18 months	30 months	42 months	48 months
<b>Group 1</b>					
Service Rep	32,112.69	37,359.27	41,649.57		
	2,676.06	3,113.27	3,470.80		
	* 17.32	20.15	22.47		
	16.47	19.16	21.36		
<b>Group 2</b>					
Secretary	36,790.67	39,917.94	43,885.19		
Member Service Coordinator (A)	3,065.89	3,326.49	3,657.10		
Commercial Service Rep	* 19.85	21.54	23.68		
	18.87	20.47	22.51		
<b>Group 3</b>					
Cash Cage Representative	37,759.87	42,321.55	45,345.44		
	3,146.66	3,526.80	3,778.79		
	* 20.37	22.83	24.46		
	19.36	21.70	23.25		
<b>Group 4</b>					
Head Teller	39,659.49	44,337.48	48,265.95	49,842.51	
Business Services Rep	3,304.96	3,694.79	4,022.16	4,153.54	
Lending Services Rep	* 21.39	23.92	26.04	26.89	
Admin. Assistant Wealth Management	20.34	22.74	24.75	25.56	
<b>Group 5</b>					
Member Service Rep	42,967.68	46,224.18	48,227.18	49,842.51	51,419.07
Member Service Coordinator (B)	3,580.64	3,852.01	4,018.93	4,153.54	4,284.92
Head Teller (qualified)	* 23.18	24.94	26.08	26.89	27.74
	22.03	23.70	24.73	25.56	26.37

\* denotes rate for part-time employee not on benefits

Calculation of Hourly Rate - Monthly Salary X 12 divided by 1950.

Part-time Employees - Part-time employees shall be placed on the start rate and move through the scales based on an accumulation of days as per Article 14, Section 7(b). Six (6) Months shall be deemed to be one hundred (100) days accumulated and eighteen (18) months shall be deemed to be three hundred (300) days accumulated and thirty (30) months shall be deemed to be five hundred (500) days accumulated.

All Part-Time Employees shall be eligible for the Benefit Package, fully paid by the Employer, as outlined in Article 10, Section 1(a) and (b), on the first day of the month following their date of hire.

\* All Part-Time Employees who are not eligible for the Benefit Plan as per the requirements of the Carrier, Article 10, Section 1(a) and (b) shall be paid the 5.2% in lieu of benefits until such time that they are eligible.

All Employees, as per the conditions of the Credit Union Central Benefits Plan, once on benefits may not opt out. MSP, Extended Health, and/or Dental can be waived, however.

Shift Premium - Any shift work ending after 6:00 p.m. will be paid a differential of twenty-five cents (\$.25) per hour above the employee's regular rate for all hours worked after 6:00 p.m.

**Banking**  
**JOB CLASSIFICATIONS & SALARY RATES**  
**Effective July 1, 2014 - 2.50%**

	Start	18 months	30 months	42 months	48 months
<b>Group 1</b>					
Service Rep	32,915.50	38,293.25	42,690.81		
	2,742.96	3,191.10	3,557.57		
*	17.76	20.66	23.03		
	16.88	19.64	21.89		
<b>Group 2</b>					
Secretary	37,710.44	40,915.89	44,982.32		
Member Service Coordinator (A)	3,142.54	3,409.66	3,748.53		
Commercial Service Rep	* 20.34	22.07	24.27		
	19.34	20.98	23.07		
<b>Group 3</b>					
Cash Cage Representative	38,703.87	43,379.59	46,479.08		
	3,225.32	3,614.97	3,873.26		
*	20.88	23.40	25.07		
	19.85	22.25	23.84		
<b>Group 4</b>					
Head Teller	40,650.98	45,445.92	49,472.60	51,088.57	
Business Services Rep	3,387.58	3,787.16	4,122.72	4,257.38	
Lending Services Rep	* 21.93	24.52	26.69	27.56	
Admin Assist, Wealth Management	20.85	23.31	25.37	26.20	
<b>Group 5</b>					
Member Service Rep	44,041.87	47,379.78	49,432.86	51,088.57	52,704.55
Member Service Coordinator (B)	3,670.16	3,948.32	4,119.41	4,257.38	4,392.05
Head Teller (qualified)	* 23.76	25.56	26.67	27.56	28.43
	22.59	24.30	25.35	26.20	27.03

\* denotes rate for part-time employee not on benefits

Calculation of Hourly Rate - Monthly Salary X 12 divided by 1950.

Part-time Employees - Part-time employees shall be placed on the start rate and move through the scales based on an accumulation of days as per Article 14, Section 7(b). Six (6) Months shall be deemed to be one hundred (100) days accumulated and eighteen (18) months shall be deemed to be three hundred (300) days accumulated and thirty (30) months shall be deemed to be five hundred (500) days accumulated.

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\* All Part-Time Employees who are not eligible for the Benefit Plan as per the requirements of the Carrier, Article 10, Section 1(a) and (b) shall be paid the 5.2% in lieu of benefits until such time that they are eligible.

All Employees, as per the conditions of the Credit Union Central Benefits Plan, once on benefits may not opt out. MSP, Extended Health, and/or Dental can be waived, however.

Shift Premium - Any shift work ending after 6:00 p.m. will be paid a differential of twenty-five cents (\$.25) per hour above the employee's regular rate for all hours worked after 6:00 p.m.

**Banking**  
**JOB CLASSIFICATIONS & SALARY RATES**  
**Effective July 1, 2015 - 2.75%**

	Start	18 months	30 months	42 months	48 months
<b>Group 1</b>					
Service Rep	33,820.68	39,346.31	43,864.81		
	2,818.39	3,278.86	3,655.40		
*	18.25	21.23	23.66		
	17.34	20.18	22.49		
<b>Group 2</b>					
Secretary	38,747.48	42,041.08	46,219.33		
Member Service Coordinator (A)	3,228.96	3,503.42	3,851.61		
*	20.90	22.68	24.93		
	19.87	21.56	23.70		
<b>Group 3</b>					
Cash Cage Representative	39,768.23	44,572.53	47,757.25		
	3,314.02	3,714.38	3,979.77		
*	21.45	24.05	25.76		
	20.39	22.86	24.49		
<b>Group 4</b>					
Head Teller	41,768.88	46,695.68	50,833.10	52,493.51	
Business Services Rep	3,480.74	3,891.31	4,236.09	4,374.46	
Lending Services Rep	*	22.53	25.19	27.42	28.32
Admin. Assistant Wealth Management	21.42	23.95	26.07	26.92	
<b>Group 5</b>					
Member Service Rep	45,253.02	48,682.72	50,792.26	52,493.51	54,153.93
Member Service Coordinator (B)	3,771.09	4,056.89	4,232.69	4,374.46	4,512.83
Head Teller (qualified)	*	24.41	26.26	27.40	28.32
	23.21	24.97	26.05	26.92	27.77

\* denotes rate for part-time employee not on benefits

Calculation of Hourly Rate - Monthly Salary X 12 divided by 1950.

Part-time Employees - Part-time employees shall be placed on the start rate and move through the scales based on an accumulation of days as per Article 14, Section 7(b). Six (6) Months shall be deemed to be one hundred (100) days accumulated and eighteen (18) months shall be deemed to be three hundred (300) days accumulated and thirty (30) months shall be deemed to be five hundred (500) days accumulated.

All Part-Time Employees shall be eligible for the Benefit Package, fully paid by the Employer, as outlined in Article 10, Section 1(a) and (b), on the first day of the month following their date of hire.

\* All Part-Time Employees who are not eligible for the Benefit Plan as per the requirements of the Carrier, Article 10, Section 1(a) and (b) shall be paid the 5.2% in lieu of benefits until such time that they are eligible.

All Employees, as per the conditions of the Credit Union Central Benefits Plan, once on benefits may not opt out. MSP, Extended Health, and/or Dental can be waived, however.

Shift Premium - Any shift work ending after 6:00 p.m. will be paid a differential of twenty-five cents (\$.25) per hour above the employee's regular rate for all hours worked after 6:00 p.m.

**Insurance**  
**JOB CLASSIFICATIONS & SALARY RATES**  
**July 1, 2013 - 2.25%**

	<b>Start</b>	<b>12 months</b>	<b>24 months</b>	<b>36 months</b>	<b>48 months</b>
<b>Group 1</b>					
Customer Service Rep Trainee	36,299.61	38,703.87			
CSR – Appointed Agent	3,024.97	3,225.32			
	18.62	19.85			
*	19.58	20.88			
<b>Group 2</b>					
Customer Service Rep 1	38,573.99	40,034.25	41,481.58	42,941.84	
	3,214.50	3,336.19	3,456.80	3,578.49	
	19.78	20.53	21.27	22.02	
<b>Group 3</b>					
Customer Service Rep 2	39,814.56	42,799.69	44,583.01	46,973.69	49,351.45
	3,317.88	3,566.64	3,715.25	3,914.47	4,112.62
	20.42	21.95	22.86	24.09	25.31

*\* denotes rate for part-time employee not on benefits*

Employees shall be placed on the start rate and move through the scales based on an accumulation of days as per Article 14 Section 7 (b) and subject to Article 11 Section 5 (c)

For part time employees twelve (12) months shall be deemed to be two hundred (200) days accumulated and twenty four (24) months shall be four hundred (400) days).

Advancement to Level 2 will be based on the work performed, appointment to a position, or pursuant to Article 11 and not only the level of certification carried.

Level 1 – requires ICBC license

Level 2 - requires CAIB 3 certification or better

Calculation of Hourly rate = monthly salary x 12 divided by 1950

\* All part time employees who are not eligible for the benefit package as outlined in Article 10 shall be paid the 5.2% in lieu of benefits until such time they are eligible.

**Insurance**  
**JOB CLASSIFICATIONS & SALARY RATES**  
**July 1, 2014 - 2.50%**

	<b>Start</b>	<b>12 months</b>	<b>24 months</b>	<b>36 months</b>	<b>48 months</b>
<b>Group 1</b>					
Customer Service Rep Trainee	37,207.10	39,768.23			
CSR – Appointed Agent	3,100.59	3,314.02			
	19.08	20.39			
*	20.07	21.45			
<b>Group 2</b>					
Customer Service Rep 1	39,538.34	41,035.11	42,518.62	44,015.39	
	3,294.86	3,419.59	3,543.22	3,667.95	
	20.28	21.04	21.80	22.57	
<b>Group 3</b>					
Customer Service Rep 2	40,809.92	43,869.68	45,697.59	48,148.03	50,585.24
	3,400.83	3,655.81	3,808.13	4,012.34	4,215.44
	20.93	22.50	23.43	24.69	25.94

*\* denotes rate for part-time employee not on benefits*

Employees shall be placed on the start rate and move through the scales based on an accumulation of days as per Article 14 Section 7 (b) and subject to Article 11 Section 5 (c)

For part time employees twelve (12) months shall be deemed to be two hundred (200) days accumulated and twenty four (24) months shall be four hundred (400) days).

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Calculation of Hourly rate = monthly salary x 12 divided by 1950

\* All part time employees who are not eligible for the benefit package as outlined in Article 10 shall be paid the 5.2% in lieu of benefits until such time they are eligible.

**Insurance**  
**JOB CLASSIFICATIONS & SALARY RATES**  
**July 1, 2015 - 2.75%**

	<b>Start</b>	<b>12 months</b>	<b>24 months</b>	<b>36 months</b>	<b>48 months</b>
<b>Group 1</b>					
Customer Service Rep Trainee	38,230.30	39,671.23			
CSR – Appointed Agent	3,185.86	3,305.94			
	19.61	20.34			
*	20.62				
<b>Group 2</b>					
Customer Service Rep 1	40,625.64	42,163.58	43,687.88	45,225.81	
	3,385.47	3,513.63	3,640.66	3,768.82	
	20.83	21.62	22.40	23.19	
<b>Group 3</b>					
Customer Service Rep 2	41,932.19	45,076.10	46,954.27	49,472.10	51,976.33
	3,494.35	3,756.34	3,912.86	4,122.68	4,331.36
	21.50	23.12	24.08	25.37	26.65

*\* denotes rate for part-time employee not on benefits*

Employees shall be placed on the start rate and move through the scales based on an accumulation of days as per Article 14 Section 7 (b) and subject to Article 11 Section 5 (c)

For part time employees twelve (12) months shall be deemed to be two hundred (200) days accumulated and twenty four (24) months shall be four hundred (400) days).

Advancement to Level 2 will be based on the work performed, appointment to a position, or pursuant to Article 11 and not only the level of certification carried.

Level 1 – requires ICBC license

Level 2 - requires CAIB 3 certification or better

Calculation of Hourly rate = monthly salary x 12 divided by 1950

\* All part time employees who are not eligible for the benefit package as outlined in Article 10 shall be paid the 5.2% in lieu of benefits until such time they are eligible.

**APPENDIX "B"**  
**BENEFITS BROCHURE**



**Benefits Booklet**



## Table of Contents

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Disability	4
Insurance	5
Other	6

# Summary

# Your Benefits

Every eligible employee at Island Savings Credit Union gets more than a paycheque. In addition to money, you receive benefits. Your benefits include life, accident and disability insurance, medical and dental coverage, and vacation. This is all part of your total compensation.

## Enrolment

To enroll in the Island Savings Credit Union benefit program at the time of eligibility, you must complete the enrolment forms and keep the information updated regarding the status of your dependents and selected beneficiary(ies). Newborns, or other newly acquired dependents, must be enrolled within 60 days of dependency.

You must decide whether you want to purchase optional life insurance for you or your spouse. This plan requires completion of a Statement of Health form.

If you have any questions, Human Resources can assist you.

## Eligibility

You and your dependents may participate in the benefits program if you are residents of Canada and meet the eligibility requirements.

## Employees

To be eligible for Basic Life, Optional Life and Accidental Death & Dismemberment, you must work an **AVERAGE** of 14 hours per week (*60 hours per month*). To be eligible for disability you must maintain a **minimum of 14 hours of work per week** (*60 hours per month*). If you do not maintain the minimum required work hours, you will not be eligible for disability benefits.

## Dependents

Eligible dependents include your spouse and dependent children. For all benefits in this booklet (other than provincial medical plan),

**Spouse** is defined as a person who is:

- legally married to you, or
- living with you for at least one year, and publicly represented as your husband or wife (this may include a same sex partner).

Benefit coverage is available to only one spouse at any one time. The same person must be listed as your spouse for all benefits.

**Child** is defined as a natural child of you or your spouse, a stepchild, adopted child or foster child who is unmarried, dependent on and living with you or your spouse and:

- under 19 years of age, or
- a full-time dependent student, under age 25.

Coverage may continue beyond these years if your child becomes disabled while they are insured.

For the provincial medical plan, the definition of dependent matches the provincial definition. A spouse is a resident who is either married to or is living and cohabiting in a marriage-like relationship with the applicant and may be of the same gender as the applicant. A child is the legal ward or child of the applicant, is supported by the applicant, is neither married nor living and cohabiting in a marriage-like relationship, and is either age 18 or younger or age 19 to 24 and attending school or university full-time.

## Effective Dates

For newly hired eligible employees, your coverage under the Island Savings Credit Union benefit program becomes effective on the following dates:

- |  |  |
|--|--|
| • Provincial Medical Plan                | - on the first day of the month following start date |
| • Extended Health Care                   | - on the first day of the month following start date |
| • Dental                                 | - on the first day of the month following start date |
| • Short Term Disability                  | - on the first day of the month following start date |
| • Long Term Disability                   | - on the first day of the month following start date |
| • Basic Life Insurance                   | - on the first day of the month following start date |
| • AD&D                                   | - on the first day of the month following start date |
| • Employee and Family Assistance Program | - on the first day of the month following start date |

If you are away from work because of sickness or injury on the day your coverage is due to become effective, your coverage will be delayed until you return to work for one full day. If your dependents (other than a newborn child) are in hospital on the day their coverage is due to become effective, they will not be covered until after discharge from hospital.

New residents or persons re-establishing residence in British Columbia are eligible for Provincial Medical Plan benefits after completion of a waiting period that consists of the balance of the month of arrival plus two months.

Coverage for your eligible  
dependents enrolled  
under the plans begins  
the same day as yours.

# Benefits Summary

## Changes

You can change your optional life insurance coverage, your enrolled dependents, or your beneficiaries at any time by completing forms available from Human Resources. A health questionnaire may be required if you increase your coverage.

## Plan Sponsor

The Island Savings Credit Union program is administered by the Board of Trustees of the BC Credit Union Employees' Benefits Trust Fund. The Board of Trustees is comprised of twelve representatives from credit unions and co-operatives around B.C.

## Extended Health Care

You already receive a basic level of coverage through your provincial medical plan. Our extended health care plan is designed to provide you and your family with additional health care protection over and above that provided by your provincial medical plan. The plan reimburses 100% of eligible expenses after the deductible, up to a maximum of \$1,000,000 per lifetime. In addition, the plan provides for reimbursement of 100% of emergency out-of-country expenses, up to a maximum of \$5,000,000 per claim. The deductible for extended health care is \$25 per single or family per calendar year. Reimbursement for Vision Care is included for up to \$300 per person per 12 month period.

## Dental

There is no deductible for dental care. The insurance coverage is based on the insurance company's fee schedule and provides for reimbursement of eligible expenses at the following levels:

- basic treatment - 75% of eligible expenses
- major restorative treatment - 75% of eligible expenses
- orthodontic treatment - 50% of eligible expenses up to \$2,000 per person for life
  - New employees must be covered under the benefit plan for 12 months to be eligible for orthodontic coverage.

## Basic Life Insurance

Life insurance provides financial protection for survivors in the event of your death. You are insured for 3 times your annual earnings to a maximum benefit of \$1,200,000 if you are under age 65, and 1 times your annual salary if you are age 65 and over

## Accidental Death and Dismemberment (AD&D)

If you die or are severely injured in an accident, your AD&D will pay a benefit to you (in the case of injury) or your beneficiary (in the case of your death). You are insured for 2 times annual salary, up to \$800,000.

## Optional Life Insurance

The amount of Life Insurance you choose depends on your personal situation. You can purchase up to an additional \$500,000 of coverage for yourself and \$500,000 for your spouse.

## Service Providers

The Trustees select insurance companies that provide the best coverage at the most reasonable cost. The Trustees also use benefit consultants, actuaries and legal advisors to provide advice on plan details and costs.

Plan	Service Provider	Policy #
Extended Health Care	Green Shield	Not Required
Dental	Green Shield	Not Required
Life Insurance	Great-West Life	158692
Optional Life Insurance	Great-West Life	158693
AD&D	The Co-operators	G-2010-002
Short Term Disability	Great-West Life	56445
Long Term Disability	Great-West Life	158692
Employee and Family Assistance	Shepell-fgi	Not Required

### Short Term Disability (STD)

If you become sick or injured, and are not able to return to work for a period of time, your disability plan provides income protection after fourteen days of disability. Short Term Disability pays 60% of your regular earnings for up to 15 weeks of disability. The maximum monthly benefit is \$15,000. This benefit is taxable when received. Income from all sources is limited to 85% of pre-disability gross income.

### Long Term Disability (LTD)

If you continue to be disabled after 15 weeks of Short Term Disability, the Long Term Disability plan will pay 60% of your regular monthly earnings to a maximum of \$15,000 per month. This benefit is taxable when received. Income from all sources is limited to 85% of pre-disability gross income.

### Employee and Family Assistance Program (EFAP)

The Employee and Family Assistance Program (EFAP) is a confidential short term counselling session for you and your eligible dependents. The service can assist with all issues, ranging from stress to chemical dependence and abuse. The plan may limit counselling to twelve sessions if the counsellor determines that the issues are of a long-standing or chronic nature. Should specialized or long-term follow up assistance be required, the counsellor will make a referral to appropriate professionals and agencies within the community.

The plan also provides a number of Work/Life programs:

- Childcare and eldercare resources and referral program.
- Financial counselling such as credit/debt management, savings plans, insurance plans, bankruptcy.
- 24 hour access to a registered nurse for non-urgent physical symptoms and concerns.
- Home care assessment and access to quick response services.
- Professional nutrition counseling by registered dietitians.
- Internet based online information and education service.

To contact an EFAP Counsellor please refer to the EFAP brochure or visit the website: [www.shepellfgi.com](http://www.shepellfgi.com)

**While every effort has been made to provide you with information that is easy to understand, not all details are included. The legal documents will govern in all cases, and may be reviewed upon request. Errors & Omissions Excluded. If you have any questions regarding your benefits program, please contact Human Resources.**

# Medical

7 Island Savings Credit Union

July, 2011



## Provincial Medical Plan

Island Savings Credit Union pays most of the premium for your coverage under your provincial medical plan. The provincial plan typically covers most doctor's fees, the cost of comprehensive hospital care at standard ward levels, and other qualifying expenses, such as:

- Doctor's charges for office, home and hospital calls
- Consultations
- Laboratory exams
- X-rays
- Diagnostic and therapeutic treatment
- In-hospital nursing care
- Drugs administered in a hospital
- Operating rooms
- Surgical procedures
- Anaesthetic expenses (administered in a hospital)

## Medical

Your extended health care plan is designed to supplement your provincial medical plan. Together, the two plans are intended to cover most of the medical and hospital expenses incurred by you and your family.

### How Does the Plan Work?

Visits to most doctors are covered under the provincial medical plans, and you will not be charged. You may wish to check with your doctor or specialist first prior to incurring costs.

If your doctor prescribes medication, your pharmacist will be able to tell you if your prescription is covered under the extended health care plan by means of a computer link to Green Shield. Your pay direct drug card can be used for eligible drugs covered under the drug plan (refer to the Conditional Drug Plan section). You will be able to send in claims electronically through your pharmacist.

The Island Savings Credit Union extended health care (EHC) plan covers the cost of going to many health care specialists including naturopaths, chiropractors and physiotherapists, subject to limits. And, if you are traveling out of the province, the plan will also cover emergency medical services and supplies.

### Who Pays?

Island Savings Credit Union pays 100% of the cost of the EHC plan. The plan provides 100% reimbursement of covered expenses, up to a maximum of \$1,000,000 per lifetime. The plan also provides for reimbursement of 100% of emergency out-of-country expenses, up to a maximum of \$5,000,000 per claim. You pay an annual deductible, which is \$25 per person or family.

### Enrolment

After completing the eligibility requirements (as shown in the Summary of Benefits section) you should have filled out your enrolment form and listed the dependents you wanted covered. Check the Summary of Benefits section for dependent eligibility. To make future changes you will be required to fill out a new enrolment form.

## Compound Drugs

Green Shield's policy on compound drugs ensure that compounds are paid only if:

- the compound contains an eligible Drug Identification Number (DIN) under the drug plan,
- the compound utilizes an eligible base, and
- there is sufficient therapeutic dose.

Employees should contact Green Shield directly if they have any questions regarding this policy.

# Extended Health Care

The Island Savings Credit Union extended health care plan provides coverage for medically necessary expenses beyond the amounts covered by your provincial plan, including:

## Hospital Expenses

- Extra charges for a private or semi-private room in an acute care hospital

## Medical Expenses

- Prescription drugs (fertility drugs limit \$5,000 per lifetime)
- Emergency ambulance services
- Oxygen, blood or plasma, artificial limbs and eyes, crutches, splints, casts, trusses, braces (braces or orthotic devices used for athletic activities are not covered)
- Hearing aids - \$500 maximum per 5 year period
- Wigs and hairpieces required because of injury or medical treatment - maximum \$500 per lifetime
- Orthopedic shoes - one pair per person (orthotic devices used for athletics are not covered)
- Rental or purchase (where more economical) of durable equipment for therapeutic treatment, including standard wheelchairs and hospital beds (major expenses should be approved before purchase)
- Professional services of the following practitioners are covered at 100% from the first visit up to the specified maximums (x-rays, appliances and tray fees are not covered):
  - Chiropractor - up to \$200 per person / year
  - Naturopath - up to \$200 per person / year
    - Remedies prescribed by a Naturopath are not covered
  - Physiotherapist and massage practitioner - no annual limit - for massage therapy a physician's referral is required
  - Podiatrist - up to \$200 per person / year
  - Speech language pathologist - up to \$100 per person / year
  - Acupuncture treatments provided in BC by a licensed acupuncturist (including x-rays) - up to \$100 per person / year
  - Services of a registered psychologist - up to \$200 per person / year
- Reimbursement for paramedical practitioner expenses will be based on usual and customary amounts.
- Insulin pump and supplies
  - Medical condition must be Type 1 Diabetes
  - Insulin infusion pump is paid at "usual and customary" charges - the current maximum eligible expense for reimbursement is \$5,500 per 5 years.
  - \$250 monthly maximum for insulin infusion pump supplies
  - Claim/application must be submitted under the provincial plan first for those who are age 18 or younger
- In acute cases, the services of a private-duty registered nurse
  - up to a maximum of 30 days per year
- Fees for medical exams required for employment purposes (if not covered by another plan)

Physiotherapy is limited to 20 visits per year, at which point

Green Shield will request additional information from the physician and physiotherapist. Green Shield will review this information and determine whether they will approve the continued treatment for the length of time indicated by the physician or physiotherapist.

## Accidental Dental Coverage

### Double Coverage

If you or your spouse have additional EHC coverage outside of the Island Savings Credit Union plan, you may be able to recover your share of any costs from the other plan. You will be required to:

- pay the full cost of the service or supplies,
- send your claim to the insurer,
- wait for your reimbursement, and
- submit a claim form to your other insurer, with proof of your first reimbursement.

Spouses should claim under their own plan first, and then from the Island Savings Credit Union plan.

If you have children covered under both our plan and your spouse's plan, the child's claim is submitted first to the plan of the parent born earliest in the year, and then to the other plan. For example, if the mother's birthday is in March, and the father's birthday is in August, the child's claim should be submitted to the mother's plan first.

If you and your spouse both work for Island Savings Credit Union, claims may be submitted to the insurer under both your names.

Benefits are adjusted so that you cannot recover more than you actually paid out.

Dental expenses incurred because of an accidental blow to the mouth that require prompt repair of natural teeth are covered under the EHC plan. Normal dental care expenses are covered under the dental plan. Please refer to the dental section for details.

## Vision Coverage

Vision care expenses for eye examinations (for persons aged 19 to 64), prescription eyeglasses, contact lenses and laser eye surgery are covered up to \$300 per person per 12 month period from the date on the receipt.

## Emergency Treatment While Traveling

If you have an accident or medical emergency while traveling outside your province of residence or outside of Canada, the plan will cover 100% of the costs for a ward hospital room, doctors fees, professional ambulance service, and other in-patient or out-patient services and supplies in excess of the amounts covered by our provincial medical plan, up to your benefit maximum, which is \$5 million per claim.

Eligible benefits are limited to a maximum of 60 days per trip.

Be sure to take your ID card with you. If you or one of your covered family members has a medical emergency, Green Shield provides toll-free access to multilingual personnel who will help you locate professional care, services and supplies.

Travel assistance multilingual services are also available 24 hours a day to assist you in locating medical services, arranging medical evacuations and related transportation needs, locating interpreters, replacing lost passports and obtaining other services as required.

Please see the brochure document for more detailed information.

# Be a Wise Consumer of Prescription Drugs

Health care costs are rising fast but you can do your part to keep costs as low as possible while still having the medicines you need. Talk to your doctor and your pharmacist about generic drugs. They are identical to brand name drugs but without the fancy label and high cost.

Also, check the amount the pharmacist charges as a fee for dispensing your prescription because fees can vary quite a bit between stores. Choosing a pharmacy that provides the best service at the most reasonable cost is part of being a wise consumer.

## Making a Claim

For prescription drug claims, please see the "The Conditional Drug Plan" on the following page. Otherwise, follow these instructions: Save all your receipts. Fill out an Extended Health claim form, attach your original receipts, make a copy for your records, and mail them to the insurer. Please note that you will be reimbursed for amounts in excess of the \$25 deductible. After your claim has been processed, the insurer will mail you a cheque for reimbursement of the covered expenses.

It may be that your pharmacist will be reimbursed directly for most prescription drug claims. In any event, direct payment does not apply if you and your spouse have double coverage where claims must be sent to the other insurer first. Once the other insurer has paid the claim, any unpaid portion may be reimbursed by the insurer by submitting a claim form, receipt and proof of the other plan's payment.

For expenses incurred outside of your province, the insurer will coordinate your reimbursement from the provincial medical plan and our Extended Health Care plan, up to the provincial maximums.

**All claims should be submitted within 90 days of the expense. Any claims not submitted within one year of the expense will not be covered.**

### Enrolling New Dependents

You can enrol new dependents by completing a benefits enrolment / change form available from Human Resources. A new spouse or child must be enrolled within 60 days after qualifying as an eligible dependent.

## The Conditional Drug Plan

Since the early 1990's, there have been significant advancements in the medical field and the introduction of new, higher priced drugs. Although, these new drug treatments have benefited us, studies have shown there are a growing number of new, higher priced drugs that are no more effective, for certain conditions, than existing, lower cost alternatives. As well, a drug treatment's effectiveness is often hindered by improper use. In order to ensure effective drug treatment coverage, a conditional drug plan has been adopted within the extended health care plan.

New drugs introduced to the market on or after January 1, 2006 will be evaluated to determine whether they will be 'automatically' covered by the plan or not.

Green Shield will evaluate all drugs introduced to the market after January 1, 2006 and will immediately assign the drug a status: "Covered", "Conditional", or "Not Covered". The Conditional Drug Plan will not affect prescription drugs that were covered under the plan before January 1st 2006. The new plan will only affect certain drugs introduced to the market on or after January 1st 2006. So medications covered before the Conditional Drug Plan was introduced will continue to be covered. Please refer to "The Conditional Drug Plan" booklet and/or [www.cutrust.com](http://www.cutrust.com) for more information.

## Using your Pay Direct Drug Card

You will receive a Green Shield ID card. At the time of purchase, present the card to the pharmacist. The pharmacist will fill the prescription and send the claim to Green Shield electronically. The claim will be adjudicated immediately, and the pharmacist's computer system will advise the pharmacist what portion of the cost the plan will pay. You will be responsible for the remainder of the cost, if any.



## General Information

### What expenses are not covered?

The EHC plan does not cover all expenses. The most common exclusions are:

- Drugs which have been deemed ineligible by Green Shield.
- Expenses not medically necessary (e.g. smoking cessation products, comfort items).
- Extra or balanced billing costs charged by your doctor.
- Expenses covered by other government programs and plans.
- Expenses covered by other privately sponsored programs and plans (see section on Double Coverage).
- Cosmetic treatments, services and supplies, unless the result of deformities resulting from injury or illness, or congenital defects that interfere with bodily functions.
- Professional services performed by a relative or someone who ordinarily resides with you.
- Treatment for purposefully self-inflicted injuries.
- Charges for completions of forms.
- Treatment for injuries which occur as a result of war, riot, insurrection, or criminal activity.

If you have an expense that is not on this list or identified as a reimbursable expense, check with the insurer to determine if it is covered.

### When does coverage end?

Coverage ends when you are no longer eligible, or on the last day of the month in which you terminate employment, whichever is earlier.

Coverage for your dependents ends at the same time yours ends or when they no longer qualify, if earlier.

While every effort has been made to provide you with information that is easy to understand, not all details are included. The legal documents will govern in all cases, and may be reviewed upon request. Errors & Omissions Excluded. If you have any questions regarding your benefits program, please contact Human Resources.

# Dental

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## Who Pays?

Island Savings Credit Union pays 100% of the cost of the dental plan. The dental plan reimburses 75% of all basic treatment, 75% of major treatment and 50% of orthodontic treatment.

There is no annual maximum benefit for basic and major treatment.

There is a lifetime \$2,000 maximum for orthodontic treatment per covered individual.

Our plan reimburses expenses based on Green Shield's dental fee guide. If your dentist charges fees higher than the fee guide, you will be responsible for paying the excess.

## Dental

Our dental plan at Island Savings Credit Union covers a full range of dental work including:

- Basic Treatment - routine exams, cleaning, fluoride, fillings, and x-rays
- Major Restorative Treatment - crowns, bridges and dentures
- Orthodontic Treatment

### How Does the Plan Work?

You will be issued an identity card from Green Shield. Make an appointment to see a dentist of your choice. Show your card, and discuss the services covered, your dentist's charges, and what portion of the cost you will be required to pay. **Please note that not all services may be covered.**

### Basic Treatment

Our plan reimburses 75% of the cost of basic dental treatment, which includes:

- Examinations, routine cleaning, fluoride treatment, and bite-wing x-rays - twice each year
- Full mouth x-rays are limited to once every 3 years
- Space maintainers for missing primary teeth
- Pit and fissure sealants for dependent children
- Fillings (white fillings in front teeth only)
- Extractions
- Treatment of gums
- Root canals
- Denture repair and reline (limited to once every 2 years)
- Dental surgery
- Inlays and onlays, if required
- Periodontal Scaling is limited to 8 units per 12-month period (1 unit is 15 minutes)

## Major Reconstructive Work

Our plan will reimburse 75% of the cost of major restorative work, which includes:

- Crowns or bridges
- Complete and partial dentures

Services to replace a crown or bridge will not be covered more than once every 5 years.

## Laboratory Charges

The Dental plan limits applicable lab expenses to a maximum of 40% of the professional fee. According to insurance companies, although lab fees can vary, most lab fees are either 40% of the professional fee, or less. Should the lab cost exceed 40% of the professional fee, reimbursement for the service will be reduced accordingly.

For example,

Crown (Porcelain fused to Metal) according to the current BC Dental Fee Guide: \$456.00

Lab fee cannot exceed 40% of the cost of the service:  $\$456 \times 40\% = \$182.40$

The Crown would then be assessed at the selected reimbursement percentage (for example 75%). Therefore, in the example above, the Plan would reimburse the cost of the Crown (\$456.00) plus lab (\$182.40), multiplied by the reimbursement percentage (75%).

## Orthodontic Treatment

Our plan will reimburse 50% of orthodontic treatment after you (and your dependent if claiming for a dependent) have completed 12 months participation in the plan. The maximum lifetime benefit for orthodontic work is \$2,000 per person.

## General Information

### Should I get a cost estimate before treatment?

Yes, if extensive dental work is required, your dentist should submit an outline of the proposed services to Green Shield to help determine what services and fees your dental plan will cover.

**Insurers pay only for the least expensive treatment that produces a professionally adequate result.**

If in doubt, you should check.

### What expenses are not covered?

The dental plan does not cover all expenses. The most common exclusions are:

- Cosmetic procedures or temporary dentistry
- Implants for dentures and bridgework
- White fillings in back teeth
- Drugs, medicines and some general anaesthetics
- Treatment covered by WCB
- Expenses for which a third party is liable
- Work started before membership in the Island Savings Credit Union plan
- Charges for completing forms, or for broken appointments
- Dentures or appliances that have been lost or stolen

## Making a Claim

Today, most dentists send the claim and receive payment directly from the insurer. The dentist will ask you to pay only for your share of the expenses.

Other dentists, however, may ask you to pay the full cost yourself and then claim reimbursement from the insurer. In this case, your dentist will give you a completed claim form which you must then send to the insurer.

All claims should be submitted within 90 days of treatment.

If you are unsure about whether your treatment will be covered by the dental plan, you should first check with the insurer, then with Human Resources.

### Am I covered for emergency treatment?

Yes. Emergency dental services provided anywhere in the world is covered up to the same limits in accordance with Green Shield's fee guide. You should not have non-emergency work done outside of your province of residence.

### When does coverage end?

Coverage ends when you are no longer eligible, or on the last day of the month in which you terminate employment, whichever is earlier. Coverage for your dependents ends at the same time yours ends or when they no longer qualify, if earlier.

### How to Enrol

- Fill out your enrolment form.
- List the dependents you want covered.
- Check the Summary of Benefits section for dependent eligibility.

## Double Coverage

If you or your spouse have additional dental coverage outside of the Island Savings Credit Union plan, you may be able to recover all or a portion of your share of the costs from your other plan, up to Green Shield's dental fee guide.

Let your dentist know that you have coverage under two plans. They will assist you to coordinate the claims to both insurance companies. If you require further advice, contact Human Resources.

Spouses should claim under their own plan first, and then from the Island Savings Credit Union plan.

If you have children covered under both our plan and your spouse's plan, the child's claim is submitted first to the plan of the parent born earliest in the year, and then to the other plan. For example, if the mother's birthday is in March, and the father's birthday is in August, the child's claim should be submitted to the mother's plan first.

If you and your spouse both work for Island Savings Credit Union, claims may be submitted to the insurer under both your names.

Benefits are adjusted so that you cannot recover more than you actually paid out.

**While every effort has been made to provide you with information that is easy to understand, not all details are included. The legal documents will govern in all cases, and may be reviewed upon request. Errors & Omissions Excluded. If you have any questions regarding your benefits program, please contact Human Resources.**

# Disability

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## Making a STD Claim

Obtain a claim form from Human Resources as soon as you know you will be absent for more than 14 calendar days. After you and your doctor have completed the form, return it to Great-West Life.

There are certain rules about what is considered to be a valid claim, when payments begin, and for how long you would receive them. You must submit a claim for benefits and that claim must be approved by Great-West Life before benefit payments can begin. Therefore it is important that Great-West Life receives ALL the information needed to process your claim as quickly as possible so your benefit payments are not delayed.

You may be asked to provide a medical certificate of your disability and to confirm you are under the regular care of a physician. You may also be asked to have an independent medical examination by Great-West Life's doctor and go through a rehabilitation assessment.

Your claim could be denied if you have not provided satisfactory medical documentation of your disability.

## Sickness & Disability

Your disability plan provides coverage if you are unable to work due to an illness or injury that is not work related. If your disability is work related, you are covered under the provincial Workers' Compensation Board program. Together, these programs will replace some portion of your regular earnings when an illness or injury keeps you away from your job.

### The Disability Plan

Your disability plan is made up of three types of coverage: Sick Leave, Short Term Disability (STD) and Long Term Disability (LTD). Employees will become eligible for STD benefits following the 14 day waiting period. STD benefits can continue for as long as 15 weeks. If the insurance company determines that you are still disabled after this time, you will be eligible to receive benefits under the LTD plan.

### Sick Leave

Island Savings Credit Union provides Sick Leave benefits. Benefit details are included in the "Other" section.

### Short Term Disability

STD covers you when you are sick or injured due to a non-work related cause.

If your disability is work-related, you must make an application for WCB benefits.

### Who pays?

Island Savings Credit Union pays 100% of the cost of the STD plan.

### How much income does the STD plan provide?

STD will pay 60% of your regular earnings, up to \$15,000 per month.

"Earnings" is based on the annual salary received by an employee excluding overtime and bonuses. For a member earning a commissioned salary, the rate is the average remuneration received during the previous 12 months. If an hourly employee's hours vary, his/her earnings are to be calculated using the average number of hours worked in the last 12 months and the current hourly rate of pay.

### **Making an LTD Claim**

If it is determined that your disability will continue for more than 119 days, Great-West Life will send Island Savings Credit Union an employer statement to complete. You and Island Savings Credit Union must complete a disability benefit application form and your doctor must provide documentation which indicates your disability is continuing. If you have not provided satisfactory medical documentation of your disability, benefits could be denied. In addition, Great-West Life may require an independent medical examination by a doctor of their choice.

Benefit application forms can be obtained from Human Resources.

## **Long Term Disability**

If you are unable to return to work after STD benefits end, you may qualify for long term disability (LTD) benefits.

### **Who pays?**

Island Savings Credit Union pays 100% of the cost of the LTD plan.

### **How much income does LTD provide?**

LTD will pay 60% of your regular monthly earnings, up to \$15,000 per month.

"Earnings" is based on the annual salary received by an employee excluding overtime and bonuses. For a member earning a commissioned salary, the rate is the average remuneration received during the previous 12 months. If an hourly employee's hours vary, his/her earnings are to be calculated using the average number of hours worked in the last 12 months and the current hourly rate of pay.

### **How do I qualify for LTD benefits?**

If you are still disabled and unable to perform your job duties after the later of the 119th day (approximately 17 weeks) of disability, or the expiration of sick leave benefits or STD benefits, you may be eligible to receive up to 87 weeks of LTD benefits (or up to 2 years from the date of disability).

To receive LTD benefits after this period, you must be unable to work at any occupation for which you are, or may reasonably become, qualified by education, training or experience.

While you are disabled you may be required to go through a rehabilitation process. The intent of the program is to ensure that you are able to return to work as quickly as possible.

**You are considered disabled if, because of disease or injury, there is no combination of duties you can perform that regularly took at least 60% of your time at work to complete.**



# Questions on...

## STD

• When will benefits start?	Upon approval of your claim benefits begin on your 15th day of disability, or on the first day you are treated by a doctor, whichever is later.
• How often will I receive benefits?	You will receive STD benefit payments weekly.
• How long will I receive benefits?	As long as you are still considered to be disabled by Great-West Life, STD benefits will continue for up to 15 weeks.
• What if I receive other income?	You may qualify to receive benefits from other sources. If so, any STD benefits you receive will be reduced by income received from these sources, to ensure total benefits do not exceed 85% of your pre-disability gross income.
• Do I qualify for benefits if, due to my disability, I am only able to work on a part-time basis?	Yes. You may qualify for partial benefits if the program is approved by Great-West Life.
• How does a third party liability settlement affect my benefits?	If another party may be held responsible for your disability or your loss of income and you receive a settlement from the other party for your loss of income, you will be required to repay some or all of your STD benefits.
• What if my disability re-occurs?	If you have a relapse of the same or related disability within 30 days of returning to work, your STD benefits will resume where they left off.

## **LTD Reductions for Other Income**

Your LTD benefit will be reduced if you receive other additional income. Your benefit will be reduced dollar for dollar by certain types of income including:

- CPP/QPP payments (not including income payable for your dependents)
- WCB benefits

Your LTD benefit will also be reduced if your income from all sources is more than 85% of your pre-disability earnings. Income from all sources includes:

- other group disability benefits
- CPP/QPP payments (including income payable for your dependents)
- WCB benefits
- disability benefits from automobile insurance, and
- any employer or government-sponsored disability or pension plans.

Your LTD benefit will NOT be reduced if you receive any income from an approved rehabilitation program.

## **LTD**

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If you qualify for LTD benefits, they will begin when your STD benefits end.

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You will receive LTD benefit payments monthly.

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Provided that LTD benefits are approved, and continue to be approved, LTD benefits will continue until you recover or terminate, whichever is earlier. (See - How do I qualify for LTD benefits?)

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You may qualify to receive benefits from other sources, as described above (LTD Reductions for Other Income). If so, any LTD benefits you receive will be reduced by income received from these sources, to ensure total benefits do not exceed 85% of your pre-disability gross income. However, if you are participating in an approved rehabilitation program you may be eligible to receive up to 100% of your pre-disability income.

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Yes. Any income you receive from an approved rehabilitation program will NOT result in a reduction of your benefits. There will be no reduction of rehabilitation earnings unless the sum of your disability and rehabilitation earnings exceed 100% of pre-disability income.

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If another party may be held responsible for your disability or your loss of income (for example, through a car accident claim) and you receive a settlement from the other party for your loss of income, you will be required to repay some or all of your LTD benefits.

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You will not have to re-qualify for LTD benefits if the same or a related disability re-occurs within 6 months of your return to work. Your LTD benefits will resume as soon as the relapse occurs.

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## STD

• Are there any disabilities not covered by this plan?	Most disabilities are covered. However, there are some exclusions such as if your disability results from participation in war.
• Are pre-existing conditions covered?	Yes.
• Are there any other limitations I should know about?	<p>Yes. For example, benefits are not payable while you are on a leave of absence or if:</p> <ul style="list-style-type: none"> <li>• You are working outside Canada (unless approved in advance).</li> <li>• You refuse to follow the recommended treatment program or rehabilitation program.</li> <li>• You are confined in a penal institution or other house of correction.</li> </ul> <p>If you are not sure whether your disability is covered, check with the insurers.</p>
• When does coverage end?	Your STD coverage ends when you are no longer considered by the insurer to be disabled, when you are no longer an eligible employee or on your last day of work, whichever is earliest.
• Is the benefit taxable?	Yes. The income tax is automatically deducted from your benefit.
• What if I leave the country?	Benefits will not be paid while you are outside Canada unless approved in advance by Great-West Life.

## LTD

Most disabilities are covered. However, there are some exclusions such as:

- Your disability results from, or is influenced by, chronic alcoholism or the use of narcotics, barbiturates or hallucinogens, unless undergoing active professional treatment,
- Your disability results from an injury or illness sustained in declared or undeclared war, insurrection, or rebellion, or
- You are disabled while participating in a criminal act, riot or civil commotion.

If you were hired prior to February 1, 2006, a pre-existing condition is one for which you received medical attention, consultation, diagnosis or treatment during the 12 months before becoming insured. This exclusion does not apply if you, after becoming insured, have been actively working for 3 consecutive months with no absence related to the pre-existing condition clause.

If you were hired after February 1, 2006, a pre-existing condition is a disability arising from a disease or injury for which you obtained medical care before you became insured. Medical care is considered to be obtained when you consulted a doctor, used medication on the advice of a doctor, or received other medical services or supplies. This exclusion does not apply if disability starts after: (a) you have been continuously insured for 1 year; or (b) you have not had medical care for the disease or injury for a continuous period of 90 days ending on or after the date you insurance took effect.

Yes. For example, benefits are not payable while you are on a leave of absence or if:

- You refuse to submit required medical information when requested,
- You do not accept medical care or treatment appropriate for your condition,
- You fail to comply with the terms of a reimbursement agreement,
- You are not under the care of a legally qualified doctor or specialist,
- You refuse to participate in an approved medical coordination program or rehabilitation program,
- You are confined in a penal institution or other house of correction.

If you are not sure whether your disability is covered, check with the insurers.

Your LTD coverage ends when you are no longer considered to be disabled, when you are no longer an eligible employee or on your last day of work, whichever is earliest.

Yes. Income tax will be automatically deducted from your LTD payments.

Benefits will not be paid while you are outside Canada unless approved in advance by Great-West Life.

# Government Disability Plans

## Workers' Compensation Board (WCB)

WCB benefits pay a portion of your earnings if you become ill or injured as a result of performing your duties at work. For example, in BC, the benefit amount is 90% of your average net earnings. WCB adjusts the maximum weekly benefit amount periodically. The length of time you remain covered is determined by WCB. In order to receive this benefit, you must apply to the Workers' Compensation Board. WCB forms can be obtained from Human Resources.

## Employment Insurance Benefits (EI)

EI benefits are provided through the federal government and both you and the company contribute to the cost. In addition to employment benefits, this program coordinates with the Island Savings Credit Union disability plans.

EI replaces a portion of your weekly earnings up to a maximum amount that is adjusted yearly (in 2010, the EI replacement rate – 55% and the weekly maximum = \$457). EI disability benefits may continue for up to 15 weeks.

You may be eligible to receive EI benefits for the following reasons:

- for disabilities not covered under the STD or LTD plans;
- to replace a portion of your earnings when STD or LTD benefits end;
- to replace a portion of your earnings while you are on maternity leave.

While every effort has been made to provide you with information that is easy to understand, not all details are included. The legal documents will govern in all cases, and may be reviewed upon request. Errors & Omissions Excluded. If you have any questions regarding your benefits program, please contact Human Resources.

## Canada Pension Plan (CPP)

You are required to apply for benefits from the Canada Pension Plan after 4 months of disability. You may be eligible under the following conditions:

- your disability must be severe enough to prevent work at any gainful occupation, and
- your disability must be prolonged.

Please note that the amounts listed above are subject to modification.

# Insurance

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# Life & Accident Insurance

Your insurance plans at Island Savings Credit Union are designed to provide financial assistance if you or your spouse die or become seriously injured. The plan includes three different types of insurance coverage.

These are:

- *Basic Life Insurance*
- *Optional Life Insurance for you and your spouse*
- *Accidental Death and Dismemberment (AD&D) Insurance*

## How Do the Plans Work?

Island Savings Credit Union provides basic life and accident insurance to all of our eligible employees. For these benefits you do not have to pass a medical exam in order to be insured. But, you must complete an enrolment form indicating your beneficiary.

If you want additional life insurance coverage for yourself or your spouse, Island Savings Credit Union offers an optional life insurance plan.

## Who pays?

Island Savings Credit Union pays 100% of premium for your basic life insurance. Island Savings Credit Union pays 100% of premium for your AD&D insurance.

If you want to have more coverage for yourself or your spouse, you can purchase optional life insurance. The cost of the optional insurance depends on the amount of coverage you choose, your age and whether you have smoked cigarettes, marijuana, or any other narcotics, or used tobacco products in the last twelve months.

## How to Enrol

You are automatically enrolled in the life and AD&D insurance plans. However, you do need to fill out the enrolment form so that a record of your beneficiary(ies) exists.

You can change your beneficiary(ies) at any time.

If you choose to have optional life insurance, you must complete the optional life section of your enrolment form. For this coverage a health questionnaire must be completed. You may also be requested to have a medical examination.

## Basic Life Insurance

Your basic life insurance is 3 times your annual earnings to a maximum benefit of \$1,200,000. Once you reach age 65, your basic life insurance amount decreases to 1½ times your annual earnings.

"Earnings" is based on the annual salary received by an employee excluding overtime and bonuses. For a member earning a commissioned salary, the rate is the average remuneration received during the previous 12 months. If an hourly employee's hours vary, his/her earnings are to be calculated using the average number of hours worked in the last 12 months and the current hourly rate of pay.

### What if my salary changes?

Your coverage amount changes automatically when your salary changes. However, if your coverage increases you must be actively at work before receiving the higher coverage.

### What if I become disabled?

If you become disabled, your life insurance coverage will continue while you are on STD and as long as premiums are paid. As long as you are on LTD, your coverage will continue up to age 65 while you are totally disabled.

### When does coverage end?

Your coverage ends 31 days after your last day of active employment or age 70, whichever is earlier. You can convert your coverage from Island Savings Credit Union's group life insurance to an individual insurance policy without having a medical exam, provided you apply in writing to Great-West Life and pay the premium within those 31 days.

### Living Benefit

If you become terminally ill, you may qualify for an advance payment of a portion of your Life Insurance coverage, which pays up to 50% of your coverage up to maximum of \$50,000.



# AD&D Insurance

Your AD&D coverage is 2 times your annual earnings up to \$800,000. Again, "annual earnings" do not include bonuses, premiums, overtime, or any extra compensation.

If you die accidentally, your beneficiary(ies) will receive 100% of your coverage.

If you suffer a serious injury, you will receive a certain percentage of your coverage amount, if the loss occurs within one year of the accident. Depending on the injury, you will receive the benefit shown on the Accident Coverage Table.

## Who receives the benefit if I die?

Your beneficiary(ies) receives the benefit.

## Who receives the benefit if I have a serious injury?

You receive the benefit.

## Are there any special conditions I should know about?

Yes. No more than 100% of your coverage (200% in the case of paraplegia, hemiplegia, quadriplegia, loss of use of both arms or both legs or loss of use of one arm and one leg on the same side of the body) will be paid per accident, no matter how many individual injuries occur.

Also, claims must be submitted no later than 12 months following the accident.

## What if I become disabled?

If you become disabled, your AD&D coverage will continue while you are on STD and as long as premiums are paid. As long as you are on LTD, your coverage will continue up to age 65 while you are totally disabled.

## Temporary Leave of Absence

If you are covered for AD&D during a temporary leave of absence (other than Maternity or Parental leave), please note that you will need to advise The Co-operators if you travel outside Canada. Written approval from the insurance company must be obtained before you leave Canada in order to ensure you are covered for an out-of-country AD&D claim. If your leave of absence (other than Maternity or Parental leave) lasts longer than 3 months, out-of-country AD&D coverage is not available.

## Is there anything the plan will not cover?

Yes. For example, the plan will not cover death or injuries resulting from:

- suicide or attempted suicide;
- intentionally self-inflicted injury;
- war, or any act of war, insurrection, riot or civil disorder;
- bodily or mental infirmity or treatment thereof;
- while acting as a pilot or crew member of any aircraft or if the flight is for the purpose of aeronautical instruction;
- commission, or attempted commission, of any criminal offense; or
- injuries sustained as a result of driving a vehicle if your blood contains more than 80 mg. of alcohol in 100 ml. of blood.

## Critical Disease

### Benefits

You will receive 10% of your AD&D coverage if you become disabled for at least 9 months as a result of contracting certain critical illnesses including:

- Poliomyelitis
- Parkinson's Disease
- Huntington's Chorea
- Multiple Sclerosis
- Alzheimer's Disease
- Type 1 Diabetes (insulin dependent)
- Amyotrophic Lateral Sclerosis (ALS)
- Peripheral Vascular Disease
- Necrotizing Fascitis

AD&D benefits will also be payable if you lose the use of limbs, sight, speech, or hearing through contracting any of these diseases.

### Example

Kevin Gardner has an accident and loses his hearing in both ears. Kevin's annual salary at Island Savings Credit Union is \$30,000 per year. His AD&D insurance is 2 times annual earnings, or \$60,000. For his injury, Kevin will receive \$40,000 ( $66\frac{2}{3}\%$  of \$60,000, as shown in the Accident Coverage Table below).

## Accident Coverage Table

For loss of:	% Paid	For loss of:	% Paid
Paraplegia.....	200	Both legs or both arms.....	200
Hemiplegia.....	200	One arm and one leg on	
Quadriplegia.....	200	the same side of the body.....	200
Life.....	100	Both hands or both feet.....	100
Both arms or both legs.....	100	One leg and either	
Both hands or both feet.....	100	one hand or one arm.....	100
Sight of both eyes.....	100	One arm or one leg.....	75
One hand and one foot.....	100	One hand or one foot.....	$66\frac{2}{3}$
Sight of one eye and either			
one hand or one foot.....	100		
Speech and hearing in both ears.....	100		
One arm or one leg.....	75		
One hand or one foot.....	$66\frac{2}{3}$		
Speech.....	$66\frac{2}{3}$		
Hearing in both ears.....	$66\frac{2}{3}$		
Sight of one eye.....	$66\frac{2}{3}$		
Thumb and index finger			
of the same hand.....	$33\frac{1}{3}$		
Four fingers of one hand.....	$33\frac{1}{3}$		
Hearing in one ear.....	$33\frac{1}{3}$		
All toes of one foot.....	25		

### When does coverage end?

Your AD&D coverage ends on the last day of the month in which you terminate employment or at age 70, whichever is earlier.

## Optional Life Insurance

If you would like additional life insurance coverage, you can purchase it through Island Savings Credit Union's optional life insurance plan. The cost of this insurance coverage is often less than you would pay if you purchased the coverage yourself from an insurance company.

You and your spouse can each purchase up to \$500,000 of coverage in units of \$10,000. You must complete the Optional Life section of the enrolment form and send it to Human Resources.

### Special AD&D Benefits

Additional benefits to help you and your family in the case of accidental death or serious injury:

- family transportation - maximum \$3,000
- home alteration and vehicle modification - maximum \$10,000
- rehabilitation and retraining expenses - maximum \$10,000
- repatriation benefit - maximum \$10,000
- spouse's occupational training - maximum \$10,000
- children's educational expenses - maximum \$5,000 per year for up to 4 years

#### Are there any medical requirements?

Yes. The statement of health form asks a number of health related questions. You and/or your spouse may also be requested to have a medical examination. The statement of health should be sent directly to Great-West Life.

#### How much does the insurance cost?

Premiums are based on age and smoking status. Your insurance premiums will automatically be deducted from your paycheque.

#### How do I qualify as a non-smoker?

You qualify as a non-smoker if you have not smoked cigarettes, marijuana, or any other narcotics, and have not used tobacco products for at least 12 months.

**When does coverage begin?**

Coverage begins on the day of approval of your application by Great-West Life, provided you are actively at work on that date. If you are off work due to sickness or injury, your coverage begins on the date you return to work. If your spouse is in hospital on the date their coverage would normally become effective, coverage begins the day after discharge.

**Who receives the benefit if I die?**

You may name any beneficiary(ies) to receive your insurance benefit.

**If my spouse has coverage who receives the benefit if he or she dies?**

Under Spousal Optional Life, you receive the benefit if your spouse dies.

**What if I want to change or cancel my coverage?**

You can change your beneficiaries or your coverage amount at any time by completing a form available from Human Resources. A new enrolment form must be completed for coverage changes. You can also change from smoker to non-smoker status whenever you qualify.

**Is there anything the plan does not cover?**

Yes. No benefit is paid if death is due to suicide within 12 months following the effective date of coverage.

**What if I become disabled?**

If you become disabled, your life insurance coverage will continue while you are on STD and as long as premiums are paid. As long as you are on LTD, your coverage will continue up to age 65 while you are totally disabled.

**When does coverage end?**

Coverage ends 31 days after your last day of active service, at age 70, or at the end of the month in which you request cancellation. Your spouse's coverage ends at the same time or when they no longer qualify as an eligible spouse, whichever is earlier.

If you leave Island Savings Credit Union, you can convert your coverage and your spouse's coverage from this group plan to an individual insurance policy without having a medical exam, provided you apply to the insurance company in writing and pay the premium within 31 days.

While every effort has been made to provide you with information that is easy to understand, not all details are included. The legal documents will govern in all cases, and may be reviewed upon request. Errors & Omissions Excluded. If you have any questions regarding your benefits program, please contact Human Resources.

# Other

37 Island Savings Credit Union

July, 2011

# Salary Insurance Plans

Short Term and Long Term Disability Plans are salary insurance programs purchased by Island Savings from the BC Central Benefit Trust to assist eligible employees with disability benefits for loss of earnings resulting from total inability to work because of accident or illness.

During the 14 calendar day waiting period to become eligible for salary insurance, Island Savings will pay the full salary for full-time employees; part-time employees will be paid for the days they are normally scheduled to work in the 14 calendar day waiting period. If the claim is not approved and all appeals have been exhausted, the employee will be required to pay back to Island Savings the 14 calendar day (10 working day) waiting period. Vacation days or health care days may be used for this purpose.

Upon becoming eligible for salary insurance, all employees will receive 60% of their regular monthly gross earnings directly from the Salary Insurance Plan for the duration of the illness in accordance with the provision of the plan. (Section 4)

Once the insurance carrier has approved the claim, in addition to the waiting period, Island Savings pays employees 25% of their regular gross (base) earnings for a period of time as set out below, which creates a total benefit of 85% of regular salary.

After probation up to two years	10 working days
Less than three years	35 working days
Less than four years	55 working days
Over four years	80 working days

Also after approval of the claim, contributions to an employee's Group RRSP and vacation and health care day accruals continue for up to one year while the employee is on disability.

It is the responsibility of the employee to complete and file the necessary application forms to receive payment from the Short Term and/or Long Term Disability Plans. Forms and assistance in completing these forms are available from Human Resources. The employee is also expected to maintain regular contact with his/her supervisor for the duration of the claim and to provide updated information from the doctor that confirms when the employee will be able to return to work.

All insurance salary benefits have income tax deducted and employees will receive a T-4A slip.

## LETTER of UNDERSTANDING #1

**BETWEEN:** Island Savings Credit Union

the Employer;

**AND:** Office and Professional Employees International Union, Local 378

the Union;

**RE:** Extension of Hours

---

It is agreed by both Parties that in the event that the Employer finds it necessary to extend the hours of services to Island Savings' members beyond the current opening hours, the opportunity to bid on shifts will be based solely on seniority.

Signed at _____, BC	this _____ day of _____, 2013
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**SIGNED on BEHALF of the EMPLOYER**

**SIGNED on BEHALF of the UNION**

*Party of the First Part;*

*Party of the Second Part;*

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

E&OE



## LETTER of UNDERSTANDING #2

**BETWEEN:** Island Savings Credit Union

the Employer;

**AND:** Office and Professional Employees International Union, Local 378

the Union;

**RE:** Personnel Policies

---

It is understood that the following sections of the Personnel Policies are minimum standards and will not decrease during the duration of the Collective Agreement:

1. Section 11 - Staff Accounts
2. Section 13 - Education and Training
3. Section 14 - Expenses
4. Section 17 – 12 - Occupational Safety and Health

Signed at _____, BC	this _____ day of _____	_____, 2013
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**SIGNED on BEHALF of the EMPLOYER**

**SIGNED on BEHALF of the UNION**

*Party of the First Part;*

*Party of the Second Part;*

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

E&OE

### LETTER of UNDERSTANDING #3

**BETWEEN:** Island Savings Credit Union

the Employer;

**AND:** Office and Professional Employees International Union, Local 378

the Union;

**RE:** Mutual Funds Training

---

It is understood and agreed MSR's are not required to complete Mutual Fund License course. If in future this position changes, the Employer will provide classroom instruction. Upon approval of the Employer and subject to space availability, this training may be available to other employees.

Signed at _____, BC	this _____ day of _____	_____, 2013
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**SIGNED on BEHALF of the EMPLOYER**

**SIGNED on BEHALF of the UNION**

*Party of the First Part;*

*Party of the Second Part;*

_____ <i>Ilka Bene – Senior Manager Human Resources</i>	_____ <i>Jack Gerow – Business Representative</i>
_____ <i>Randy Bertsch – Chief Operations Officer</i>	_____ <i>Sandy Gill - Chief Job Steward</i>

E&OE

**LETTER of UNDERSTANDING #4 (REVISED)**

**BETWEEN:**      **Island Savings Credit Union**

**the Employer;**

**AND:**              **Office and Professional Employees International Union, Local 15**

**the Union;**

**RE:**                **Permanent Part-Time Shift Schedules**

---

1. Each Branch will allocate permanent part-time shifts as follows:

**Duncan Branch:**

	1	2	3	4	5	6	7	8	9
Mon	7.5 SR	7.5 SR							
Tues									
Wed									
Thurs									
Fri	7.5 SR	7.5 SR							
Sat	6.5 SR								
<b>Total</b>	<b>21.5</b>	<b>15</b>							

**Cash Cage:**

	1 – CCR					
Mon	7.5 CCR					
Tues	5.5 CCR					
Wed						
Thurs						
Fri	5.0 CCR					
Sat						
<b>Total</b>	<b>18</b>					

**Mill Bay Branch:**

	1	1	2	3		
Mon	7.5 SR	7.5 MSR		7.5 SR		
Tues	7.5 SR	7.5 MSR				
Wed	7.5 SR	7.5 MSR				
Thurs			7.5 MSR			
Fri			7.5 MSR	7.5 SR		
Sat			6.5 MSR	6.5 SR		

<b>Total</b>	<b>22.5</b>	<b>22.5</b>	<b>21.5</b>	<b>21.5</b>		
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**Lake Cowichan Branch:**

	<b>1 - MSR</b>	<b>2 - SR</b>				
Mon	7.5	7.5				
Tues	7.5					
Wed		4.5				
Thurs		4.5				
Fri		4.5				
Sat	6.5	6.5				
<b>Total</b>	<b>21.5</b>	<b>27.5</b>				

2. The allocation of hours to each of the shifts will not change without the agreement of the Parties. (Permanent part-time shifts will be scheduled for a minimum of 15 hours per week.)
3. Upon implementation, shifts will be allocated to qualified employees on the basis of seniority.
4. Part-time employees will be scheduled to ensure all part-time employees receive 15 hours minimum per week. Additional hours of work that become available will be offered to qualified employees within the branch on the basis of seniority once the part-time 15 hour minimum is met. If requirements remain unfilled, it is agreed that the Employer may call upon employees from other branches.
5. Part-time employees may decline additional hours, however, the least senior employee cannot decline additional hours if there are no senior qualified employees available to do the work.
6. Should a part-time shift become vacant, the vacancy will be posted and allocated pursuant to the posting and selection requirements of the Collective Agreement.
7. Postings for part-time employees will be specific to each Branch.
8. Postings for permanent part-time shifts will specify the shift and specific days of the week required for the vacancy.
9. It is agreed that the terms of this Letter of Understanding will be enforceable as any other terms and conditions contained within the Collective Agreement.
10. **Upon ratification of the collective agreement, the parties will consider changes to shift schedules. Any differences may be referred to Expedited Mediation Arbitration under the collective agreement at Letter of Understanding #17.**
11. Hours that are not allocated to the permanent part-time employees are available to other employees. Nothing in this Letter of Understanding denies any other employees any terms and conditions that they would otherwise receive.

Signed at _____, BC	this _____ day of _____, 2013
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**SIGNED on BEHALF of the EMPLOYER**

**SIGNED on BEHALF of the UNION**

**Party of the First Part;**

**Party of the Second Part;**

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

E&OE

## LETTER of UNDERSTANDING #5

**BETWEEN:** Island Savings Credit Union

the Employer;

**AND:** Office and Professional Employees International Union, Local 378

the Union;

**RE:** Communications Meetings

---

It is agreed by both Parties to promote the concept of communication meetings outside of working hours to a maximum of four (4) meetings per calendar year, and that the Employer will reimburse out-of-pocket costs for babysitting. The duration of these meetings would be a maximum of three (3) hours and are for communication purposes, not training purposes.

Signed at _____, BC	this _____ day of _____	_____, 2013
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### **SIGNED on BEHALF of the EMPLOYER**

### **SIGNED on BEHALF of the UNION**

*Party of the First Part;*

*Party of the Second Part;*

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

E&OE

## LETTER of UNDERSTANDING #6

**BETWEEN:** Island Savings Credit Union

**the Employer;**

**AND:** Office and Professional Employees International Union, Local 378

**the Union;**

**RE:** Hiring of Students

It is agreed by both Parties to the following conditions with respect to the hiring of students:

1. The employer shall be entitled to hire students.
2. Students may not be hired so as to reduce the hours of work of any regular employee.
3. The hourly rate to be paid to the students shall be \$10.00 per hour, which includes statutory and vacation pay and all benefits under the Employment Standards Act.
4. Where the student is replacing an employee on a temporary leave, the student shall be paid the going rate of the position.
5. Should the employee apply for and become a regular employee, the student shall be treated as a new employee from that point on for the purposes of seniority, and other benefits as provided for in the Collective Agreement.
6. Except for the terms of this Letter of Understanding and Articles 2, 16, 18 and 19, the provision of the Collective Agreement will not apply to the students during their employment.

Signed at _____, BC	this _____ day of _____, 2013
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**SIGNED on BEHALF of the EMPLOYER**

**SIGNED on BEHALF of the UNION**

*Party of the First Part;*

*Party of the Second Part;*

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

E&OE

## LETTER of UNDERSTANDING #7

**BETWEEN:** Island Savings Credit Union

the Employer;

**AND:** Office and Professional Employees International Union, Local 378

the Union;

**RE:** Corporate Incentive Program – Wage Scales

---

It is agreed by both parties that all bargaining unit employees will be eligible, January 1, 1999, to participate in the same corporate incentive program as the rest of the corporation in exchange for the removal of the 6, 12, 24, and 30-month step increases on the Wage Scales. The corporate incentive program is based on five percent (5%) of gross earnings and achievement of corporate objectives that are established annually. Performance multipliers will be applied to the established payout percentages:

- |    |                                  |   |                      |
|----|----------------------------------|---|----------------------|
| 1. | Overall Exceptional Rating       | - | 150% (1.50 x payout) |
| 2. | Overall Proficient Rating        | - | 100% (1.00 x payout) |
| 3. | Overall Developing Rating        | - | 50% (0.50 x payout)  |
| 4. | Overall Needs Improvement Rating | - | 50% (0.50 x payout)  |
| 5. | Overall Unsatisfactory Rating    | - | 0% (0.0 payout)      |

Quarterly and annual reviews will be conducted to ensure the employees understand how they are performing. Reviews will be completed by the immediate supervisor and manager and will be reviewed by the Human Resources Department. The Annual Performance Reviews are based on overall job performance, not solely on numbers produced.

Signed at _____, BC	this _____ day of _____, 2013
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**SIGNED on BEHALF of the EMPLOYER**

**SIGNED on BEHALF of the UNION**

*Party of the First Part;*

*Party of the Second Part;*

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill – Chief Job Steward</i>

E&OE

## LETTER of UNDERSTANDING #8

**BETWEEN:** Island Savings Credit Union

the Employer;

**AND:** Office and Professional Employees International Union, Local 378

the Union;

**RE:** Corporate Incentive Program – Performance Ratings

---

1. The Employer conducted a review of performance evaluations. The outcome of this process will be discussed with the Standing Committee.
2. Concerns regarding performance ratings will be discussed initially by the employee and their manager. Unresolved issues may be referred to the Job Steward.

Signed at _____, BC	this _____ day of _____	_____, 2013
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**SIGNED on BEHALF of the EMPLOYER**

**SIGNED on BEHALF of the UNION**

*Party of the First Part;*

*Party of the Second Part;*

_____ <i>Ilka Bene – Senior Manager Human Resources</i>	_____ <i>Jack Gerow – Business Representative</i>
_____ <i>Randy Bertsch – Chief Operations Officer</i>	_____ <i>Sandy Gill - Chief Job Steward</i>

E&OE



## LETTER of UNDERSTANDING #9

**BETWEEN:** Island Savings Credit Union

the Employer;

**AND:** Office and Professional Employees International Union, Local 378

the Union;

**RE:** Reimbursement of Required Course Fees

---

Within 14 days of submitting an application for training for required courses, and the receipt of the employee's acknowledgement of the terms and conditions therein, Management will review the application and communicate an approval decision.

Signed at _____, BC	this _____ day of _____	_____, 2013
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### **SIGNED on BEHALF of the EMPLOYER**

### **SIGNED on BEHALF of the UNION**

*Party of the First Part;*

*Party of the Second Part;*

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

E&OE

## LETTER of UNDERSTANDING #10

**BETWEEN:** Island Savings Credit Union

the Employer;

**AND:** Office and Professional Employees International Union, Local 378

the Union;

**RE:** Staff Complement – Full/Part-Time Ratios

---

It is agreed by both Parties that it shall not be the intent of the Employer to increase staff on the basis of two (2) part-time employees hired to fill the position of what should be the position of a full-time employee. It is further agreed by the Employer to maintain as closely as possible the ratio of regular full-time to part-time. The ratio used was the number of regular full-time to part-time on staff during negotiations.

Signed at _____, BC	this _____ day of _____, 2013
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**SIGNED on BEHALF of the EMPLOYER**

**SIGNED on BEHALF of the UNION**

*Party of the First Part;*

*Party of the Second Part;*

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

E&OE

## LETTER of UNDERSTANDING #14

**BETWEEN: Island Savings Credit Union**

**the Employer;**

**AND: Office and Professional Employees International Union, Local 378 the Union;**

**RE:           Benefit Package**

In 2006 collective bargaining, the Employer sought certain amendments to Article 10, Section 1(c). The Union, on the other hand, sought no amendments to the following language:

c) Benefit Package

Details of the benefit plans are contained in brochures provided by the Employer and distributed from time to time as required. It is agreed by the Parties that the terms and conditions of the Benefits and the Benefit Plans, including the level and extent of benefits and qualifications for benefits as stated in the brochures dated June 2002 (and/or as amended during the negotiations process between the Parties) will be the minimum benefits provided to all employees. It is further agreed that the terms and conditions of the Benefits and the Benefit plans are enforceable as if they were included in the Collective Agreement.

As provided by the Vince Ready Recommendations of November 28, 2006, if a dispute arises regarding this matter, any dispute shall be submitted to binding interest arbitration by Vince Ready as provided in his Recommendations.

Signed at _____, BC	this _____ day of _____	_____, 2013
SIGNED on BEHALF of the EMPLOYER		SIGNED on BEHALF of the UNION
Party of the First Part;		Party of the Second Part;
<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>	
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>	

E&OE

## LETTER of UNDERSTANDING #15

**BETWEEN:**      **Island Savings Credit Union**      **the Employer;**

**AND:**      **Office and Professional Employees International Union, Local 378**      **the Union;**

**RE:**      **Benefit Package**

---

Benefits to continue as currently provided.

A copy of the current benefit package is attached.

Signed at	,BC	this	day of	,2013
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SIGNED on BEHALF of the EMPLOYER

SIGNED on BEHALF of the UNION

Party of the First Part;

Party of the Second Part;

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

E&OE

## LETTER OF UNDERSTANDING # 16

**BETWEEN:**                      **Island Savings Credit Union**    **the Employer;**

**AND:**                              **Canadian Office & Professional Employees Local 378**    **the Union;**

**RE:**                                **Alternate Dispute Resolution**

Pursuant to the grievance procedure set out in Article 19 – Grievance Procedure - should a grievance remain unresolved, either party may refer the unsolved grievance to Alternate Dispute Resolution as set out below:

1. The purpose of Alternate Dispute Resolution is in keeping with the wish of the parties to resolve grievances as quickly as possible following the formal grievance procedure but prior to arbitration pursuant to Article 21 – Arbitration.
2. Should either party seek a third party “non-binding option”, the party that filed the grievance will provide the other party a brief written statement including the following:
  - a. A summary of the grievance
  - b. The alleged violation of the collective agreement, and
  - c. The remedy sought
3. Such written statement will be referred to Mediator Brian Foley for mediation and a non-binding recommendation to settle the grievance.
4. The parties may provide to the Mediator above, an Agreed Statement of Facts.
5. The mediator’s recommendations will be issued within two (2) weeks of the Mediation.
6. The Mediator’s recommendations will be privileged and will not be referred to at any time for any purpose.
7. The Mediator’s recommendations will be without prejudice and will have no precedential value in any other proceeding.
8. The parties acknowledge that the credibility of this process depends upon both recognizing that this is a problem solving and dispute resolution process rather than an adjudicative process.
9. The cost of the Mediator’s intervention will be shared equally by the parties.
10. The continued credibility of the process depends upon both parties recognizing the scope of this Alternate Dispute Resolution process.

Signed at _____, BC	this _____ day of _____	_____, 2013
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SIGNED on BEHALF of the EMPLOYER

SIGNED on BEHALF of the UNION

Party of the First Part;

Party of the Second Part;

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

## LETTER OF UNDERSTANDING # 17

**BETWEEN:**                Island Savings Credit Union                                the Employer;

**AND: Canadian Office & Professional Employees, Local 378 the Union;**

**RE: Expedited Mediation Arbitration**

Grievances not resolved at Article 19 - Step 3 of the grievance procedure may be referred by either party to this expedited procedure. Appropriate cases for such arbitration would be grievances where there is no significant dispute on the facts. Such expedited arbitration will include:

1. Disclosure of particulars and reliance documents by both parties before the hearing.
2. Opening statements including statements of facts asserted by each party.
3. Exchange of briefs of reliance documents.
4. Exchange of relevant authorities.
5. Mediation by a mediator selected from the list of arbitrators set out in Article 20-Arbitration.
6. If mediation is not successful, arbitration by the arbitrator selected to mediate the grievance.
7. Where the parties and arbitrator selected agree, arbitration will proceed without further evidence and argument.
8. Where the parties do not agree, arbitrator selected will have jurisdiction to determine procedure including directions limiting the amount of evidence and argument (if any) that may be brought by the parties.
9. Issuance of a short award by the arbitrator.
10. The award shall be binding on the parties, but unless the parties agree otherwise, the award shall not be precedential and shall not be used in any other proceeding.

Signed at _____, BC	this _____ day of _____	_____, 2013
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SIGNED on BEHALF of the EMPLOYER

SIGNED on BEHALF of the UNION

Party of the First Part;

Party of the Second Part;

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

E&OE

## LETTER OF UNDERSTANDING #18

**BETWEEN:**                      **Island Savings Credit Union**                                      **the Employer;**

**AND:**                              **Canadian Office & Professional Employees, Local 378**                                      **the Union;**

**RE:**                                      **Arbitration**

If a difference arises between the parties relating to the dismissal or discipline of an employee, or to the interpretation, application, operation or alleged violation of this agreement, including a question as to whether a matter is arbitral, either of the parties, without stoppage of work, may, after exhausting the grievance procedure established by this agreement, notify the other party in writing of its desire to submit the difference to arbitration and the parties must agree on a single arbitrator from the list below. The arbitrator must hear and determine the issue and render a decision which is final and binding on the parties and any person affected by it.

List of Arbitrators:

- Wayne Moore
- D. McPhillips
- Colin Taylor
- J. McConchie
- J. Dorsey
- B. Blasina

Failing agreement on one of the arbitrators named above, either party may apply to the Collective Agreement Arbitration Bureau (CAAB) to appoint an arbitrator from the list above.

The Arbitrator shall not be vested with the power to change, modify or alter any of the terms of this agreement.

Each party shall pay their own costs and expenses of the Arbitration and one-half (½ ) the remuneration and expenses of the Arbitrator.

Signed at                                      ,BC	this                                      day of	,2013
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SIGNED on BEHALF of the EMPLOYER

SIGNED on BEHALF of the UNION

Party of the First Part;

Party of the Second Part;

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

E&OE

## LETTER OF UNDERSTANDING #19

**BETWEEN:**                Island Savings Credit Union                                 the Employer;

**AND: Canadian Office & Professional Employees, Local 378 the Union;**

**RE: Pregnancy and Parental Leave**

Benefits, Employer Group RRSP contributions, accrual of Health Care days and Vacation days to continue during Pregnancy and Parental Leave.

Signed at _____, BC	this _____ day of _____	_____, 2013
SIGNED on BEHALF of the EMPLOYER		SIGNED on BEHALF of the UNION
Party of the First Part;		Party of the Second Part;
<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>	
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>	

E&OE



## LETTER OF UNDERSTANDING #20

**BETWEEN:**                Island Savings Credit Union    the Employer;

**AND: Canadian Office & Professional Employees, Local 378 the Union;**

**RE: Shifts for Students**

Students will be hired as casual employees and any issues that arise regarding shifts, as a result of current or future Students, be referred to the Standing Committee.

Signed at _____, BC	this _____ day of _____	_____, 2013
SIGNED on BEHALF of the EMPLOYER		SIGNED on BEHALF of the UNION
Party of the First Part;		Party of the Second Part;
<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>	
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>	

E&OE

**BETWEEN:** Island Savings Credit Union the Employer;

**AND:** Canadian Office & Professional Employees, Local 378 the Union;

**RE:** Appendix “A-1”

Signed at _____, BC	this _____ day of _____	_____, 2013
SIGNED on BEHALF of the EMPLOYER		SIGNED on BEHALF of the UNION
Party of the First Part;		Party of the Second Part;
_____	_____	
<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>	
_____	_____	
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>	

- Island Savings Credit Union & COPE Local 378 - July 1, 2013 to June 30, 2016

## LETTER OF UNDERSTANDING #24 (NEW)

**BETWEEN:**                      **Island Savings Credit Union**    **the Employer;**

**AND:**                              **Canadian Office & Professional Employees, Local 378**    **the Union;**

**RE:**                                **Vision Coverage**

---

In 2011 collective bargaining, the parties discussed expanding current Vision Care benefits to \$300 per year “rolling” for two years (resulting in a benefit of up to \$600 every two years).

The parties agree that, during the life of this Collective Agreement, the employer will self-administer this additional benefit. The employer will provide the employees with a specific procedure to access these self-insured funds.

This benefit exceeds the provisions of the Traditional Benefit Plan, the brochure of which is included in the Collective Agreement. It also exceeds the packages available through our benefits provider.

This has come as the result of a misunderstanding in 2011, and the employer is honoring the commitment as outlined herein. This should not be regarded as precedent-setting. The employer will not consider any other self-insurance arrangements.

Signed at _____, BC	this _____ day of _____	_____, 2013
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SIGNED on BEHALF of the EMPLOYER

SIGNED on BEHALF of the UNION

Party of the First Part;

Party of the Second Part;

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

E&OE

## LETTER OF UNDERSTANDING #25 (NEW)

**BETWEEN:** Island Savings Credit Union the Employer;  
**AND:** Canadian Office & Professional Employees, Local 378 the Union;  
**RE:** Relocation of Employees to Administration

The Employer has decided to centralize certain administration functions previously done by Employees at Duncan, Mill Bay and Lake Cowichan branches and to have those employees located within the Administration Office

WHEREAS the Administration Room (Cash Cage) will be located at the Administration Offices, and

WHEREAS the Business Services Representative(s) will be located at the Administration Offices, and

WHEREAS the Branch Admin Coordinator(s) will be located at the Administration Offices, and

WHEREAS this change is intended to be consistent with the language within the Collective Agreement;

THEREFORE is agreed by both Parties that the following positions, which are responsibilities and functions currently done by unionized employees at Duncan, Mill Bay or Lake Cowichan branches will continue to be covered by the Collective Agreement between the parties in all respects:

1. Branch Administration Coordinators (current incumbents Diane Taylor, Delane Gough, Sheryl Doucet)
2. Business Service Representative (current incumbent Patti Siro)
3. Cash Cage Representatives (current incumbents Yvonne Bujold, Lori Baker, Kirsten Marchetti, Karen Vey and Vera Read)

THEREFORE is agreed by both parties that the following will apply:

1. Administration will be treated as a Branch
2. Vacations will be selected within the Branch
3. 2013 vacation selections will be no less favorable than 2012 vacation year
4. Three (3) or more bargaining unit employees will be cross-trained to provide coverage for the above-mentioned positions
5. Upon ratification, the parties will meet to discuss the development of a cross-training strategy, keeping in mind the needs of both parties

Signed at _____, BC	this _____ day of _____	_____, 2013
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SIGNED on BEHALF of the EMPLOYER

SIGNED on BEHALF of the UNION

Party of the First Part;

Party of the Second Part;

<i>Ilka Bene – Senior Manager Human Resources</i>	<i>Jack Gerow – Business Representative</i>
<i>Randy Bertsch – Chief Operations Officer</i>	<i>Sandy Gill - Chief Job Steward</i>

E&OE

# IslandSavings

May 1, 2013

**Memo To:** Island Savings Employees – Bargaining Unit Members of COPE 378  
**From:** Randy Bertsch, Chief Operations Officer

Re: Bargaining Unit Work

Further to our recent discussions with your Union Negotiating Team, we confirm that the Employer (Island Savings) will call a meeting of the Standing Committee under the Collective Agreement upon its consideration, if any, to the outsourcing and/or centralizing of any bargaining unit work.

The Committee will have regard to the provisions of the Collective Agreement including but not limited to the Bargaining Unit Work provisions of the collective agreement.

The Employer recognizes the right of the Union to refer unresolved issues to Alternate Dispute Resolution under the Collective Agreement.

Finally we will advise managers or other employees outside the bargaining unit to comply with the spirit and the intent of the Bargaining Unit Work provisions of the collective agreement.

Randy Bertsch  
Chief Operations Officer