

# SWORN OFFICER BENEFITS PLAN

## WELCOME TO SURREY POLICE SERVICE's (SPS) SWORN OFFICER BENEFITS PLAN

This brochure will give you an overview of our Benefits Plan for Sworn Officers.

In the event of any discrepancies, the collective agreement and/or the insurance contracts apply.



# COVERAGE DATES

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Your benefit coverages begin on your first day of employment, providing you are actively at work. This coverage includes:

- **Life Insurance**
- **Accidental Death & Dismemberment Insurance (ADD)**
- **Short Term Disability**
- **Extended Health**
- **Emergency Travel**
- **Dental**

Life Insurance coverage ends at age 60 or the date employment ends, whichever is sooner. Coverage for all other benefits provided by SPS, end the date employment ends or upon retirement, whichever is sooner.

# GROUP BENEFITS

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## LIFE INSURANCE

In the event of your death, your beneficiaries receive 2 times your annual base salary.

## ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (ADD)

In the event of your accidental death, your beneficiaries receive 2 times your annual base salary. This is in addition to the life payment. Other losses are also covered per the fee schedule.

## SHORT TERM DISABILITY

Your SPS Short Term Disability plan is available when you are too ill to come to work. You will be provided with 80 hours of sick leave on your first day of employment. Additional sick leave credits are made each calendar year on June 30 (80 hours) and December 31 (80 hours) to a maximum of 1,044 hours. Upon becoming a First-Class Constable, you will accrue an additional 80 hours of sick leave on each subsequent anniversary of your first date of employment. You will need to provide acceptable medical documentation and meet other eligibility requirements to receive these benefits. The Surrey Police Union also offers a Union Sick Bank to eligible employees.

## LONG TERM DISABILITY (LTD)

The Surrey Police Union administers a mandatory Long-Term Disability (LTD) plan. LTD benefit costs are funded by the employees. Those plan documents should be referred to for further information.

## **EXTENDED HEALTH**

\$150 deductible per year, per individual or family (not applicable to vision coverage).  
80% coverage for the first \$1,250 and 100% coverage thereafter. Unlimited per lifetime. Eligible expenses are subject to reasonable and customary limitations.

### **Prescriptions**

– Eligible prescriptions coverage with mandatory generic drugs; pay direct card provided

### **Fertility Drugs and Treatment**

– \$20,000 lifetime maximum

### **Eye Exams**

– \$100 per 2 calendar years provided by an ophthalmologist or licensed optometrist

### **Glasses / Contact Lenses**

– \$400 per 2 calendar years for glasses or contact lenses

### **Laser Eye Surgery**

– \$2,000 per employee per lifetime

### **Licensed Speech Therapist**

– \$1,000 per person per calendar year

### **Licensed Clinical Psychologist / Social Worker / Clinical Counsellor**

– \$5,000 per person per calendar year at 100%

### **Licensed Acupuncturist / Chiropractor / Massage Therapist / Naturopath**

– \$5,000 per person per calendar year total combined for services of a licensed acupuncturist, licensed chiropractor, licensed massage therapist, and licensed naturopath, including 1 x-ray per calendar year

### **Licensed Physiotherapist**

– Unlimited

### **Licensed Podiatrist / Chiropodist**

– Unlimited (includes one x-ray per year)

### **Licensed Occupational Therapist**

– Unlimited (includes one x-ray per year)

### **Hearing Aids**

– \$700 per 5 calendar years, employees and dependents, \$1,000 for dependent children, includes repairs

### **Orthopedic Shoes**

– \$400 per calendar year combined with Orthotics

### **Custom Orthotics**

– \$400 per calendar year combined with Orthopedic shoes

### **Insulin Pumps and Supplies**

– Reasonable and customary; includes continuous glucose monitors

## **EMERGENCY TRAVEL INSURANCE**

Emergency Travel Insurance provides 100% of out-of-province and out-of-country emergency medical travel insurance, within certain Plan limitations.

## **DENTAL**

Dental coverage is divided into 5 levels. It is recommended that you obtain a predetermination for any major procedural expenses. No deductible. Unlimited for Level I, II, III, and IV; \$3,000 per lifetime for Level V.

90% for Level I – Basic Services

90% for Level II – Supplementary Basic Services

70% for Level III – Dentures

70% for Level IV – Major Restorative Services

70% for Level V - Orthodontics

## **OTHER BENEFITS**

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### **EMPLOYEE WELLNESS PASS**

This discounted pass allows you to have unlimited use of City of Surrey pools, ice rinks, fitness facilities, and drop-in fitness classes.

### **EMPLOYEE & FAMILY ASSISTANCE PROGRAM**

At no cost to you, you and your dependents are able to access short term, confidential, and professional assistance on a wide range of personal and/or work-related issues, for up to 5 sessions per employee and up to 5 sessions per eligible dependent. The 24-hour access line is available.