## C. Benefits

## 1. Pension

Non-Teaching Employees: The Division participates in the Manitoba School Boards Association (MSBA) Pension Plan for non-teaching employees of public school boards in Manitoba. Eligible employees can become a Member of the Plan at any time during the first two years of employment. All employees must join no later than the first day of the month on or after the completion of 2 years of continuous employment. Non-full-time employees who do not earn at least 25% of the YMPE in two consecutive calendar years need not become Members of the Plan until the January 1 following the year in which this condition is met. The plan is a defined contribution plan that both the employee and employer contribute to.

- a) Vesting of Contributions: -
- b) Voluntary Contributions: Employees are eligible to make additional voluntary contributions to the Plan. It is the responsibility of the employee to ensure they have personal RRSP contribution room to do so. Voluntary contributions are not matched by the employer.

Teachers: u 'u 'k '7 'uk' 7 'Participation is compulsory with the exception of those employees currently receiving TRAF.

2. Long-Term Disability Insurance: The Division participates in long-term disability insurance through Co- 'u 'U 'u 'o 'U uo 'h employees. Participation for eligible employees is mandatory.

Employee Group	Employees Eligible	Insurance Provider
Teachers	Permanent teaching contracts Limited teaching contracts > 40 days Limited teaching contracts, duration indeterminate Not eligible if receiving TRAF	MTS
CUPE Employees	Not eligible	N/A
IANTE Employees	All permanent staff who work a minimum of 15 hours per week (on average).  Existing staff who declined coverage at covered.	Co-operators
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Board Office Employees All permanent staff who work a minimum of 15 hours per week.

## 3. Group Health Care Benefits

a) Blue Cross - All employees with the exception of CUPE staff are eligible to purchase Blue Cross Group Health Care Benefits. Participation is mandatory for ITA staff (30%+ FTE), IANTE staff (6.6+ hrs/day), non-union and ISBDA staff (25+ hrs/week). The cost of the plan is paid fully by the employees. Employees can purchase either single or family coverage. For details on benefits and what expenses are covered, please refer to the Group Health Care Benefits brochure for Teaching Staff and Employees of School Divisions.

Employees with employment terms/contracts of less than 3 months are not eligible to participate.

Employees who initially decline coverage have an opportunity to join every 2 years. Conditions may apply.

b) Total Guard All permanent CUPE staff are required to participate unless they can show proof of alternate coverage @bm64 251.93 54.96 reafhey calW 251.(ro)-5r@@fi6AEmployeeW\*n@0.00000