

# Permanent / Term Employment – Eligible from Date of Hire (Term > 12 months employment)

<b><i>Benefit</i></b>	<b><i>Level</i></b>	<b><i>Cost Share</i></b>
Basic Life Insurance	3 times salary	100% Employer Paid
Accidental Death & Dismemberment - AD&D	3 times salary	100% Employer Paid
Dependent Life (to age 65) <i>Opt 1</i> <i>Opt 2</i>	Child \$5,000    Spouse \$10,000 Child \$10,000    Spouse \$20,000	100% Employee Paid
Health	Single, Family	100% Employer Paid
Dental	Single, Family	75% Employer Paid
Critical Choice Care	\$10,000 to \$100,000	100% Employee Paid
Optional Term Life (as approved)	\$10,000 to \$300,000	100% Employee Paid
Optional AD&D	\$10,000 to \$300,000	100% Employee Paid
Short Term Disability	100% Salary for Maximum of 105 days	100% Employer Paid
Long Term Disability	60% Pre-disability Base Salary	100% Employee Paid
Public Service Pension Plan - PSPP	<a href="http://www.exec.gov.nl.ca/exec/hrs/pensions/plans_PSPP.html">http://www.exec.gov.nl.ca/exec/hrs/pensions/plans_PSPP.html</a>	50% Employer/ 50% Employee
Vacation Pay	15 to 28 days per year 25 to 30 days per year - CF(L)co See Policy - Service attainment & Eligible # Days	100% Employer Paid
Floating Holidays	2 days per year / 3 days per year - CF(L)co	100% Employer Paid
Statutory Holidays	13 days per year / 14 days CF(L)co	100% Employer Paid
Family Responsibility	3 days per year	100% Employer Paid

# Temporary – Eligible Upon Attaining 1950/2080 accumulated hours

<b><i>Benefit</i></b>	<b><i>Level</i></b>	<b><i>Cost Share</i></b>
Basic Life Insurance	3 times salary	100% Employer Paid
Accidental Death & Dismemberment	3 times salary \$50,000 coverage provided from hire date	100% Employer Paid
Dependent Life <i>Opt 1</i> <i>Opt 2</i>	Child \$5,000 Spouse \$10,000 Child \$10,000 Spouse \$20,000	100% Employee Paid
Health	Single, Family	100% Employer Paid
Dental	Single, Family	75% Employer Paid
Short Term Disability	6 days per year <i>eligible after 20 continuous working days</i>	100% Employer Paid
Government Money Purchase Pension Plan – GMPP <i>&lt; 4 months employment</i>	SEE LINKS <a href="http://www.fin.gov.nl.ca/fin/government_employee_benefits/pensions/plans_GMPP.html">http://www.fin.gov.nl.ca/fin/government_employee_benefits/pensions/plans_GMPP.html</a>	50% Employer/ 50% Employee
Public Service Pension Plan – PSPP <i>4 or more months continuous employment</i>	<a href="http://www.exec.gov.nl.ca/exec/hrs/pensions/plans_PSPP.html">http://www.exec.gov.nl.ca/exec/hrs/pensions/plans_PSPP.html</a>	
Vacation Pay	6% of gross earnings	100% Employer Paid
Floating Holidays	1 day paid upon termination provided employee has completed 6 months employment	100% Employer Paid
Statutory Holidays	Eligible if employed 10 working days, plus working day before and after holiday	100% Employer Paid
Family Responsibility	1 day per year upon completion of 4 months employment	100% Employer Paid