

Commonly Asked Benefit Questions

Q. How do I know if I am eligible for benefits?

A. Permanent employees working 15 hours or more per week are eligible to participate in all benefits offered to that particular employee group. However, members of only UNA collective agreements, who are permanent employees but work less than 15 hours per week, are eligible to participate in Alberta Health Care, Supplementary Health Care (including Out of Canada) and Dental plans only.

Temporary employees whose term of employment is greater than 6 months and work 15 hours or more per week are eligible for all benefits offered to that particular employee group.

Q. If I opt out of Supplementary Health and Dental benefits with Caritas, can I enroll at a later date?

A. If you are eligible for the Supplementary Health and Dental benefits initially and chose to opt out because you are covered by another group plan, you cannot opt into the benefits unless you lose your other coverage or the coverage is substantially reduced. You must apply within 31 days of loss/change of coverage. If you do not apply within 31 days, then you will be considered a late applicant. Great West Life will require medical and dental information in order to determine if you are eligible for coverage.

Q. If I am coordinating benefits with another group plan, who is the primary payer for my children's claims?

A. The parent whose birthday falls first in the calendar year is the primary payer. For example: If your birthday is in February and your spouse's is in June, then your group plan will be the primary payer.

Q. If I transfer to another position within Caritas, what happens to my benefits?

A. If you transfer to a position that is no longer benefits eligible, then your benefits will be terminated. You will receive a termination of coverage package from your Benefit Representative.

However, if you transfer to another benefit eligible position in the same union affiliation and there is no break in service, your coverage will continue. It is always a good idea to talk to your Benefits Representative regarding your coverage if you are considering changing positions.

Q. If I am only in a temporary position, why do I have to enroll in benefits?

A. Some of our benefits are compulsory which means, regardless of the duration of your position and if it is a benefits eligible position, you are required to participate. The benefit plans are cost shared, which means 75% of the cost is paid for by Caritas and 25% by the employee.

Q. Why do I have to take Medical and Dental coverage? I only want a dental plan.

A. As an employee, you cannot just elect the coverage you require at one particular time. This is called “anti-selection”. Anti-selection protects your plan from abuse, and it helps maintain the cost of the plan(s). If participants opted into and out of the plans as dictated by their personal needs, then the plan would be very costly for those participating and it defeats the purpose of “insurance”. The plan is established for the employee’s current and future health and dental care needs.

Q. Why do I have to pay “Family” rates when I have no dependants?

A. At this time, our plan is broken down into 2 divisions, single or family. Therefore a dependant or a spouse constitutes as a family under our plan provisions.

Q. If I don’t enroll in the pension plan today, may I enroll at a later date?

A. If you are in a permanent part-time position with Caritas, your participation is considered “Optional” at enrolment. If you decide to start contributions as a permanent part time employee, you cannot opt out of the plan at a later date unless you are no longer eligible. If you enroll at a later date, you have a couple of options. You can start contributions at a later date, or you may choose to buy back any time in which you were not contributing. If you elect to buy back your contributions, it may be very costly and should be discussed with Shannon Loehr, your pension representative. A buy back scenario is costly because you are purchasing not just your contributions but your employer’s contributions plus interest.

Q. What happens to my pension while on disability?

A. Disability through Great West Life is considered a leave without pay for pension purposes. Should you wish to continue making contributions while on leave you should make arrangements with payroll. Should you choose not to pay while you are on leave, you may buy it back at a latter date as a leave or you may choose not to purchase the leave at all. The 1st year of leave, Caritas will contribute their portion of the contributions, after that you would be responsible for both employer and employee portions.