

UNION MATTERS

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My local works because I participate

Date and time of General Membership meetings are posted at each worksite and at www.cupe1169.ca

Librarians are almost always very helpful and often almost absurdly knowledgeable. Their skills are probably very underestimated and largely underemployed.

~Charles Medawar~



Librarians are the secret masters of the world. They control information. Don't ever piss one off.

~Spider Robinson~

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You Should Know

Your Benefits

Recently, your union office has received a few calls from members requiring information regarding their benefit plans and what coverage they have as a unionized employee of the Calgary Public Library Board (CPL). To begin to understand your benefits. you should start by referring to your Collective Bargaining Agreement (CBA) Article 1.06 (a), (b) and (c) to define your classification. Your classification determines the type of entitled benefits and provides clarity regarding when your coverage takes effect and when changes are applied. A further source of information can be found in the Sun Life Financial (SLF) Group Benefits booklet. Copies of the CBA and the SLF booklet are provided to you when you commence employment with the CPL.

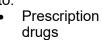
Neither federal nor provincial health insurance covers all the healthcare costs that the average Canadian may require during their lifetime. It's important that each individual worker understand and take advantage of the CPL sponsored health plans which include group life insurance and health benefits as well as cost covering options negotiated by your union and outlined under Article 15 of your CBA.

As a full-time employee what benefits do you have?

The CPL sponsors group life insurance, accidental death and dismemberment insurance, extended health care, dental care and vision. Remember, when you make a claim, it is paid based on the CPL's specific

coverage.

The following is a listing of the coverage you are entitled to:



- In-province hospital
- Out-of-province emergency services
- Medical services and equipment
- Paramedical services
- Dental care
- Vision care
- Long-term disability
- Life insurance (spouse and child are optional)
- Accidental death and dismemberment (spouse and child are optional)
- Critical Illness (spouse and child are optional)

The CPL administers your benefits plan in compliance with the contract for coverage between the CPL and SLF. This means that while the CPL sponsors the plan, SLF as the group insurance provider, runs the programs available and pays out your claims.

Your benefit plan has been negotiated by your union as additional compensation as an employee of the CPL. The plan is reviewed regularly to ensure that you, the employee, are receiving benefits that reflect the sector in which you are employed.

Your share of the cost for the plan is taken off your pay on a regular basis. Check what you are paying versus what is being paid by the CPL.

Do you have to participate in the benefit package?

As a full-time employee, the CPL benefit plan is mandatory. Exceptions are only made if you can provide to both the CPL and SLF proof of coverage through another benefit plan.

Not a full-time employee?

As a regular part-time/substitute/temporary or on-call employee (precarious worker) you will receive a "payout" in lieu of benefits. Please refer to your CBA Article 15.03. Full-time employees have their share of costs related to benefits including their pension deducted directly from their pay on a regular basis.

Your union urges you to apply the monies you receive in "payout" to offset the cost of health and retirement benefits. In times of economic hardship and when faced with a struggle to meet monthly expenses, often the "payout" is absorbed into the cost of meeting financial deadlines and as a precarious worker the struggle to meet financial deadlines can be overwhelming.

Can you apply for a subsidy?

The Government of Alberta provides a premium subsidy for individuals who do not have the ability to participate in a group plan. The premium subsidy is determined by your taxable income. The calculation chart is found on the Government of

Alberta website.

Follow this link: www.health.alberta.ca/services/drugs-non-group-premium-rates.html

This website will walk you through the process of applying for a subsidy for your health care needs.

Your union is aware that precarious workers have difficulties in accessing health care, especially when compared to the non-precarious workers at the same worksite. As a precarious worker, you will have a higher risk of limited access to clinics, hospitals, optometrists, and dentists. Precarious workers have no ability to take time off from work to attend appointments and even less ability to pay for services needed. The risk of not receiving preventive care through regular checkups or pre-cancer screenings adds additional stress to those union members who often have two or more jobs to support themselves and/or their family. If you have any questions regarding the status of your benefits, your eligibility, or other options that may assist in providing necessary coverage, please contact your union office.

As always, your conversations are confidential and your elected officers are available to assist you and advocate on your behalf within the framework of representation of you, our members.

In solidarity, Rh'ena Oake, President CUPE Local 1169 Calgary and Cochrane Public Library Workers

Contract Corner: know your rights under the collective agreement



Article 15.03 (a) (b) and (c) Employee Benefits

All regular part-time and substitute employees shall receive a payout in lieu of benefits. These benefits shall include vacation, bereavement and mourner's leave, government health care, supplementary health care, life insurance,

sick leave, and Local Authorities Pension Plan.

Canadian Union

of Public Employees

What does this mean?

This means that all part-time and substitute employees receive a percentage of their wage instead of paid vacation, health care, and pension. The percentage paid is determined by the employee's hours of service. Your hours of service and your pay stub are in self-service and I encourage each of you to review it regularly to ensure that it is correct.

Respectfully submitted by, Terrill Budd, Chief Steward CUPE Local 1169



CUPE LOCAL 1169 AFFILIATES









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