

POLICIES AND PROCEDURES FOR AFFILIATE MEMBERS PARTICIPATING IN THE CULTURAL FEDERATIONS OF NS GROUP INSURANCE AND/OR PENSION PLAN

INTRODUCTION

The Cultural Federations of Nova Scotia has in place both a Group Insurance Plan and a Pension Plan. Any permanent employee who works 30 hours per week or more is eligible to join one or both of these plans.

As part of our ongoing effort to support groups in various artistic disciplines, the CFNS Board has voted to open up both plans to “Affiliate Members”. Affiliate Members are defined in the Cultural Federations of Nova Scotia by-laws as: “... a non-profit arts or cultural group or provincial organization which may or may not belong to a Full Member Organization.” Affiliate Members will be required to pay an annual fee of \$250.00. This fee covers membership and administration of the Group Insurance and Pension Plans. (Fee may be changed from time to time at the discretion of the Board of Directors).

All information gathered during the administration of these plans will remain confidential and will only be shared with the participating individual, Belmont Group or Manulife Financial as is necessary.

Any inquiries from applicants or participants regarding the pension or group insurance plan should be directed to the CFNS Office Administrator at 902-425-6373 or cfns@eastlink.ca. The CFNS Office Administrator is responsible for matters relating to the administration of these plans.

DESCRIPTION

Belmont Financial is the broker for our Group Insurance Plan. Benefits covered by the plan include: Basic life insurance; accidental death, disease and dismemberment; dependent life insurance; long term disability benefits; extended health care benefits; and dental care benefits. Group insurance rates change on January 1st of each year. Updated rates will be forwarded by the CFNS Office Administrator to participating groups as soon as they are available. Cost sharing of the group insurance premiums is at the discretion of Affiliate Members.

Manulife Financial manages our Pension Plan. The Plan requires that management employees contribute 5% of their salary to be matched by the employer and non-management employees

are required to submit 2.5% of their salary to be matched by the employer. Employees are able to contribute more than the 2.5%, but these additional contributions need not be matched by the employer.

It is the responsibility of the Affiliate Member to forward any changes in salary, employment status or address of participating employees.

All participating Affiliate Members will be billed six months in advance for both pension plan contributions and group insurance premiums and are expected to provide six post-dated cheques. Should the Affiliate Member fail to forward said cheques, they will be contacted by the CFNS Office Administrator and given 10 days to comply. If cheques are not received within the 10 days, the Affiliate Membership will be revoked and cannot be reinstated. If membership is revoked there will be no refund of membership fee.

Any questions can be directed to the CFNS Office Administrator at 902-425-6373 or cfns@eastlink.ca. Plan outlines are also available upon request.

APPLICATION REQUIREMENTS

For the Group Insurance, applicants must complete the “Group Enrolment Form” and forward to the CFNS Office Administrator. Upon receipt the forms will be processed in a timely fashion and the applicant will be advised if any additional information is required. (Belmont Financial will sometimes require additional medical information.) Once an employee has been approved, the CFNS Office Administrator will forward applicable membership cards and information to the employee.

Once you are a member of the Group Insurance Plan and want to make a claim, simply fill out the appropriate claim form and return it to either the CFNS Office Administrator or send directly to Belmont Financial. (If the claim is sent to CFNS Office Administrator, she will be able to track claim on your behalf. If claim is sent directly to Belmont Financial, it is your responsibility to deal directly with them regarding any follow-up.)

If you are denied entry into the Group Insurance Plan, you will be notified by either Belmont Financial or the CFNS Office Administrator as to the reasons why.

To apply for the Pension Plan, simply request an application form, fill it out and return to the CFNS Office Administrator. You can also contact the CFNS Office Administrator and she will advise how to apply online.

Employees cease to be eligible for the Group Insurance or Pension Plan on either their last date of work or the date that the Affiliate Membership expires.

If any further information is required or to request forms, please contact the CFNS Office Administrator at 902-425-6373 or cfns@eastlink.ca.