



Policy Title: **Elected Officials Benefit and Pension Policy**
Policy Number: **CC038**
Report Number: **AOCC2000**
Approved by: **Council**
Effective Date: **2017 May 29**
Business Unit: **Office of the Councillors**

BACKGROUND

Members of Council are eligible to participate in a benefits plan that is similar to the benefits provided to City Senior Management. Some benefits are optional and may require a premium to be paid by the Elected Official. An enrolment package and details are provided after the Elected Official has been sworn in.

PURPOSE

The purpose of this policy is to establish the benefits and pension provided to Elected Officials.

POLICY

Summary of Benefits for Elected Officials

- Extended Healthcare – Choice of Level 1 or Level 2 in the MEBAC benefit plan. Any employee contributions are paid by the Elected Official. Eligible dependents may be covered.
- Dental Plan- Choice of Level 1, Level 2 or Level 3 in the MEBAC benefit plan. Any employee contributions are paid by the Elected Official. Eligible dependents may be covered.
- \$300 Health Spending Account
- \$3000 Flexible Spending Account for non-taxable expenses or cash.
- Life Insurance up to 2x salary – 100% City paid. An additional 5x salary can be purchased – 100% paid by the Elected Official. Spousal Life Insurance up to a maximum of \$400,000 can also be purchased – 100% paid by Elected Official.
- Pension Plan for Elected Officials of The City of Calgary/Supplementary Pension Plan (Supplementary Pension Plan affects Mayor only)
- Group RRSP



Retiree Benefit coverage is available to Elected Officials and their eligible dependents who retire from public service having served at least 2 full consecutive terms and are a minimum of 55 years of age but are under age 65 and reside in Canada. The benefit plan, the provisions and the 50% cost share is the same as available to City retirees as follows:

- Extended Healthcare
- Dental Plan
- Life Insurance

Further information is available by following the Retiree Benefits link at:
<https://www.calgary.ca/cfod/hr/Documents/Retirement/RetirementRetireeBenefits.pdf>

Extended benefits coverage is also available to Elected Officials (up to age 65) and their eligible dependents, who resign, choose not to run for re-election or are defeated. These benefits and the cost share are the same as the benefits available to retired Elected Officials. Coverage is available for one or two years after leaving office based on the number of consecutive full terms served:

- Full coverage – 2 or more consecutive full terms are eligible for 2 years
- Partial coverage – Less than 2 consecutive full terms are eligible for 1 year

Coverage may terminate earlier if the Ex-Elected Official reaches 65 years of age, dies, no longer resides in Canada, or gives written notice of discontinuance.

Once the Extended Benefit or Retirement Benefit coverage has been terminated, it may not be recommenced. Upon termination, coverage conversion to an individual policy is available through the insurance providers within 31 days.

Elected Officials Retirement Benefits

As Adopted by Council, with revisions approved by AOCC 2009 Dec. 16.

2000 May 01

MOVED BY ALDERMAN HIGGINS, SECONDED BY ALDERMAN HODGES, that the revised extended health care benefits for elected officials, as outlined in the Revised Report from the Aldermanic Office Coordinating Committee entitled "Elected Officials Retirement Benefits" dated 2000 April 26, be adopted. MOTION CARRIED.



Below is an excerpt of the report referred to above which contains the substance of the Elected Officials Retirement Benefit Revised November 19, 2009.

Eligibility:

Extended Benefit coverage is available to Elected Officials under age 65 and their eligible dependents, who have resigned, choose not to run for re-election or are defeated. Elected Officials must have served at least two consecutive full terms of office before being eligible for the FULL Extended benefit coverage or if less than two full terms, then they are eligible for PARTIAL Extended benefit coverage.

Retirement Benefit coverage is available to Elected Officials and their eligible dependents, who have left office for the purposes of retirement from public service, have served at least two consecutive full terms of office, and have reached a minimum 55 years of age but are under age 65 and reside in Canada.

Plan Design and Premiums:

Extended Benefit (FULL or PARTIAL) and Retirement Benefit coverage is provided through the City of Calgary Retiree Benefit Plan and includes Extended Health Care, Dental Plan and Life Insurance as available to City of Calgary retirees. The cost sharing is the same as City of Calgary retirees with the Elected Official paying 50% of the premium which may change annually. Life insurance, based on the pre-termination amount held by the Ex-Elected Official and cost-shared with The City, will be reduced according to the schedule shown in The City of Calgary Retiree Benefit Plan booklet. Any Additional and Spousal Life Insurance is not available under the Retiree Benefit Plan but may be eligible for conversion within 31 days of termination or retirement.

Benefit Termination:

Full Extended Benefit coverage continues for two years after ceasing office and **Partial Extended Benefit** coverage continues for up to one year after ceasing office as long as the Ex-Elected Official continues to pay the premium. Coverage may terminate earlier if the Ex-Elected Official reaches 65 years of age, dies, no longer resides in Canada, or gives written notice of discontinuance.

Retirement Benefit coverage continues as long as premiums are paid until 65 years of age, death, the date the Ex-Elected Official no longer resides in Canada or gives written notification of discontinuance, whichever occurs first. A partner will



cease to be eligible for coverage if they attain age 65 prior to the Ex-Elected Official.

Once the Extended Benefit or Retirement Benefit coverage has been terminated, it may not be recommenced. Upon termination, coverage conversion to an individual policy is available through the insurance providers within 31 days.

REVIEWS

2017 May 29 – Summary of Benefits for Elected Officials - Extended Health Care and Dental revised - adopted by Council as per recommendation by CCRC

2013 October 21 – Bylaw 40M2011 Discontinue the use of the title “Alderman” in favour of the title “Councillor”

AMENDMENTS

2009 December 16 – Elected Officials Retirement Benefits - adopted by Council, with revisions approved by AOCC

2009 November 19 – Summary of Benefits for Elected Officials-revised