



**February 17, 2026**

## **WESTERN DEVELOPMENT MUSEUM EMPLOYEE BENEFITS PACKAGE SUMMARY**

### **1. PUBLIC EMPLOYEES PENSION PLAN (PEPP)**

<https://wdm.ca/hr/pension/>

- All employees are required to participate in PEPP after a 6 month qualification period except term employees (employees with a defined end date of employment). Term employees may opt in after 6 months of employment until their employment is terminated with the WDM.
- Employees contribute 7.5 % of their gross salary. The WDM matches the 7.5% employee contribution.
- Employees may make additional voluntary contributions of an additional 3%, but the employer will not match the voluntary portion. Employees are responsible to ensure that contributions don't exceed the maximum contributions as per CRA Guidelines.

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### **2. PUBLIC EMPLOYEES GROUP LIFE INSURANCE (PEGL)**

<https://www.plannera.ca/benefits/group-life>

- Participation in PEGL is compulsory for all employees; begins 1<sup>st</sup> day of employment.
- The Museum pays the first \$14,000 coverage; employees pay the balance.
- Once employees choose their coverage they may not increase it.
- Hourly employees can choose 20,000, 40,000 or 60,000 coverage (rates refelected).
- Salaried employees can choose 2x - 6x times their annual salary (rounded, rates reflected).

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### **3. PUBLIC EMPLOYEES DISABILITY INCOME PLAN (PEDIP)**

<https://www.plannera.ca/benefits/disability-income-plan>

- Disability Benefits are paid out at a rate of 75% of the employee's basic monthly wages excluding overtime pay or any other additional compensation less 7.5% pension contributions. Disability benefits are taxable.
- Pension contributions (employee and employer) are paid out on the employee's behalf directly to the WDM by the disability insurance provider.
- Benefits will be reduced by any amount received from continuing monthly income plans such as:
  - CPP disability benefit, Worker's Compensation, other disability plans or salary continuation from participating employers.
- Participation in PEDIP is compulsory for eligible employees; contributions begin after the probationary period as follows:
  - Full-time employees: 3 months
  - Part-time and term employees: 6 months

- Disability premiums are paid by the employee at the defined rate. They are re-evaluated annually.
  - Participation/coverage ceases upon termination of employment or the last day of the calendar month in which you attain the age of 64 years and 35 weeks.
  - Employees qualify for PEDIP if they are continuously disabled for 119 consecutive calendar days or an accumulation of 85 working days in situations where employees are able to work part-time. PEDIP benefits are paid out by Canada Life and are subject to their approval.
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#### 4. PUBLIC EMPLOYEES DENTAL PLAN (PEDP)

<https://www.plannera.ca/benefits/dental>

- Dental benefits are provided by the Public Employees Benefit Agency (PEBA) through Canada Life Insurance.
- Employees are eligible after 6 months continuous employment.
- Eligible expenses incurred during the waiting period will be honoured retroactively to the employee's start date or the previous 6 months.
- Coverage is continued during certain approved leaves.
- The amount of reimbursement is a percentage based on the number of hours worked by the employee.
- Coverage is as follows:

<u>% of Full-Time Hours Worked</u>	<u>% of Maximum Reimbursement Schedule</u>
37.5% - 50% (702+ hours)	50%
51% - 60% (955+ hours)	60%
61% - 70% (1142+ hours)	70%
71% - 74% (1329+ hours)	80%
75% - 100% (1404+ hours)	100%

- Premiums are paid by the employer.
  - Benefits discontinue after termination of employment.
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#### 5. WDM HEALTH BENEFITS (GreenShield)

<https://wdm.ca/hr/wellness/>

- Extended Health Care coverage is provided by Green Shield through Morneau Shepell.
- Employees are eligible after 6 months of continuous employment and actively working 14 hours per week or more. Coverage is as follows:

<u>Coverage is a percentage based on the number of hours worked in the 6 months preceding eligibility. % of Full-Time Hours Worked</u>	<u>% of Maximum Reimbursement</u>
40%-70% (748+ hours)	70%
71%- 100% (1329+ hours)	100%

- Coverage begins on the date you become eligible.
  - Premiums are paid by the employer.