

# Hiring - HR toolkit

# 1. Assessing staffing needs.

 Based on clinic type/service offerings, size/number of care providers, patient volume, and productivity goals, determine your staffing needs. Find more information on the Assessing Staffing Needs template.

# 2. Writing and posting job descriptions.

- Review the Sample Job Description examples which you can paste into the Sample Job Description template.
- Use credible websites to advertise your vacant positions using the Sample Job Posting template. Consider posting positions on the following sites based on your target candidates:
  - Divisions of Family Practice
  - Indeed
  - MOA Careers
  - · Local community newspapers
  - University job portals

# 3. Interviewing and rating candidates.

- Use the Interview Sample Questions and Interview Rating Form to help you decide on your preferred candidate.
- Develop a basis for comparison by asking a consistent series of questions to each candidate and seek assistance where necessary to rate technical competence.
- Check references of the preferred candidates using the Reference Check template.

## 4. Offering employment.

- Use the Sample Employee Agreement to offer employment to your preferred candidate.
- Sign written contracts with all employees and include a probationary period. A probationary review template is available in the Managing Employees & Workplace Environment toolkit.
- Consult a legal professional to help with the contract process.
- Find more information on how to determine compensation for a role using the Compensation Infosheet.





# Assessing Staffing Needs

First, define staff positions based on your clinic's needs which may require consideration of organizational structure, delegation, and expectations for serving patients. Next, determine a realistic hiring timeline, working backwards from the ideal start date.

# **Calculating Full-Time Equivalent (FTE):**

FTE is the equivalent of one person working full time:

- 8 hours/day;
- 5 days/week;
- 52 weeks/year; and
- 2,080 hours/year.

## Examples:

- One person working 8 hours per day, 5 days per week = 1 FTE
- Two people each working 4 hours per day, 5 days per week = 1 FTE

Know your total number of labor hours for one year, then divide by 2,080. This is the number of FTEs in your practice.

# Internal considerations:

- 1. Change in the number of physicians or number of hours physicians are working.
- 2. Expected permanent or temporary departures of one or more employees.
- 3. Physicians planning to change activities in the office that impact staffing needs.
- 4. Expected change in volume of patients seen by one or more physicians.
- 5. Tasks or processes that could be delegated to employee.
- 6. Problems with office policies hindering proper function of office (e.g., holidays, sick leave, internal communications, etc.).
- 7. Responsibilities and tasks properly assigned.
- 8. Deficiencies in layout or workspace hindering employee performance.





# **External considerations:**

- 9. Changes in labour laws/employment standards that impact employee management (e.g., five paid sick days).
- 10. Expected change in revenues or payment methods that affect budget for staff.
- 11. New technologies being incorporated that will temporarily impact staff efficiency.
- 12. Community or area of clinic changing in way that impacts ability to find employees (e.g., economic, increased competition, etc.).





# Sample Job Descriptions

The following job descriptions are just some examples of roles you may need for your practice. Each job description should be customized to suit the specific needs of your clinic. This is not an exhaustive list.

Consider three levels of staffing: Leadership, management, and direct service providers.

Depending on the size of the clinic, staff may perform multiple roles. Consider cross-training to allow for coverage in case of staff absences, although specialization is needed for some roles to ensure undivided attention. Specific definition of roles should be tailored to suit the needs of the clinic. Job descriptions will also be referenced during subsequent employee performance appraisals.

# Roles to consider for your practice:

# **Practice/Office Manager Sample Job Description**

#### Duties:

- Finance including payroll, bookkeeping oversight, assisting the doctors in developing and maintaining a budget, financial reporting, banking, cash flow etc.
- Serving as the main point of contact between the MOAs and doctors for matters pertaining to pay, benefits and hours worked, and making HR decisions in accordance with policies established by the doctors.
- Coordinating performance review process for MOAs.
- Coordinating staff and new doctor recruitment, orientation and training activities.
- Recommending, planning, and implementing pay structure revisions.
- Ensuring compliance with applicable human resource laws.
- Maintaining employee human resource files.
- Developing, recommending approval and maintaining staff hours and vacation schedules.
- Providing advice to the doctors on finance, human resources and other administrative matters.
- Other related duties as required.





# Medical Office Assistant (MOA) Sample Job Description

#### **Duties:**

- Coordinates patient care through the clinic checking in, prepping, escorting to exam rooms, and preparing exam or treatment rooms for the next patient.
- Answers enquiries by phone and in person in a helpful, respectful and efficient manner.
- · Operates fax machines.
- Maintains appointment schedule and manages recalls.
- Maintains electronic medical record, including the patient chart.
- Ensures exam rooms are stocked appropriately and ensures that they are ready for next patient.
- Ensures patient confidentiality.
- Cleans and sterilizes materials and instruments.
- Performs patient prep procedures and documents findings on the patient record.
- Performs billing procedures for multiple payers (MSP, ICBC, WCB, etc) and applies and collects non-insured fees where applicable.
- Orders and receives kitchen, office and medical supplies.
- Performs all other related clinical, administrative tasks or special tasks as required.

#### General Skills and Abilities:

- Works well in a team environment.
- Good written and verbal communication skills.
- Proficiency with a computer including using the internet, the electronic medical record and MS Office software.
- Efficiency, accuracy, problem solving, and good judgement.

#### Clinical Skills and Abilities:

- Prepare patients and set up exam rooms for complete physicals, including pap set up.
- Prep child patients for the well child exam.
- Accurately measure patient height and weights (including infants).
- Operate the autoclave.
- Perform and record result for various lab tests done at the clinic such as urinalysis and occult stool tests.
- Basic Cardiac Life Support certificate.





# **Receptionist/Office Assistant**

- Responsible for greeting patients, booking appointments, phone calls and other basic correspondence.
  - o Ensure correct contact and demographic information for patients.
  - o Collect payment for uninsured services.

# Other roles may include:

- Licensed Practical Nurse (LPN)
- Medical Director
  - o See assessment standards from the College of Physicians and Surgeons of BC <u>here</u> and accreditation standards <u>here</u>.
- Privacy Officer
  - o See the Doctor's Technology Office guide for a privacy officer and security lead <u>here</u>.
  - o More information and resources about privacy requirements are available <u>here</u>.
- Payroll, Accounts, Billing (Billing Clerk)
  - o Responsible for managing information related to MSP and financial accounts.
  - o Manage petty cash and bill individuals or insurance companies for uninsured services.

Don't forget to assign roles required for you <u>Contingency</u> and <u>IT Privacy & Security</u> plans.



#### SAMPLE JOB DESCRIPTION

Position Title: [POSITION]

Position Type: [Full-Time, Part-Time (Number of Hours/Week), Contract (Length of Term)]

Reports to: [POSITION], [Organization]

Reporting to this Role: [Position, if applicable]

#### **Job Summary**

[Insert summary of main roles and responsibilities]

#### **Organizational Status**

[Insert summary of organization's history, mission and purpose. Example: [Organization] is a community-based non-profit organization made up of physicians in the [X] region to achieve common health goals. [Organization] works collaboratively with health authorities and community partners to enhance local patient care and improve professional satisfaction for physicians.]

## **Commitment to Equity, Diversity & Inclusion**

[Insert the organization's statement on equity, diversity and inclusion. Example: Equity, diversity and inclusion are at the core of [Organization]'s vision, mission, and values. We are committed to an inclusive workforce that fully represents many different cultures, backgrounds and viewpoints. Our objective is to provide a space for people from all walks of life, creating a welcoming environment for all.]

## **Work Performed**

[Example: Operations]

• [Insert detailed list of responsibilities]

[Example: Financial and Risk Management][Insert detailed list of responsibilities]

[Category #3]

[Insert detailed list of responsibilities]

[Category #4]

• [Insert detailed list of responsibilities]

#### **Working Conditions**

[Example: The [X] position requires availability to work from Monday to Friday during regular working hours with the possibility of attending occasional evening and/or weekend meetings. Frequent travel may be necessary across the [X] region and so reliable transportation is required.]

#### **Qualifications**

- [Insert detailed list of required qualifications]
- Bachelor's degree in a related field (e.g. [X] or [X]) or equivalent combination of experience and education.
- 3 to 5 years of recent related experience.

## [ORGANIZATION LOGO]

# Skills & Knowledge

- [Insert detailed list of required skills and knowledge]
- Champions positive working relationships with a diverse set of colleagues and external stakeholders.
- Knowledge of the BC primary health care system is an asset.
- Knowledge of labour relations issues, including full cycle recruitment, performance management, strategic HR functions, and leading a diverse team of employees and contractors.
- Able to set goals, create and implement action plans, monitor progress towards goals and the process and results.
- Exemplary interpersonal, communication, listening and conflict resolution skills. Encourages open exchange of information and ideas using appropriate communication.
- Able to identify problems and demonstrate resourcefulness and creativity in solving them.

#### [ORGANIZATION LOGO]

Position Title: [POSITION]

Position Type: [Full-Time, Part-Time (Number of Hours/Week), Contract (Length of Term)]

Reports to: [POSITION], [Organization]

Reporting to this Role: [Position Title, if applicable]

#### **ABOUT THE OPPORTUNITY**

#### **Position Summary**

[In 1-2 sentences, describe the primary purpose of this position.]

# **Essential Duties and Responsibilities**

[Category #1 (Example: Operations)]

[Insert list of key duties and responsibilities]

[Category #2 (Example: Financial Management)]

[Insert list of key duties and responsibilities]

#### **ABOUT YOU, THE CANDIDATE**

#### **Qualifications**

- [Insert detailed list of required qualifications]
- Bachelor's degree in a related field (e.g. [X] or [X]) or equivalent combination of experience and education
- 3 to 5 years of recent related experience
- Experience with managing a substantial operational budget and knowledge of financial management, including fund-accounting, budget preparation and working with staff and the Board to oversee financial accountability
- Demonstrated experience dealing with media and government officials and acting as the public representative of an organization

#### **ABOUT US**

[Insert summary of organization's history, mission and purpose. Example: [Organization] is a community-based non-profit organization made up of physicians in the [X] region to achieve common health goals. [Organization] works collaboratively with health authorities and community partners to enhance local patient care and improve professional satisfaction for physicians.]

#### **Commitment to Equity, Diversity & Inclusion**

[Insert the organization's statement on equity, diversity and inclusion. Example: Equity, diversity and inclusion are at the core of [Organization]'s vision, mission, and values. We are committed to an inclusive workforce that fully represents many different cultures, backgrounds and viewpoints. Our objective is to provide a space for people from all walks of life, creating a welcoming environment for all.]



# Interview sample questions

This is a list of sample interview questions you can use and customize for your specific needs. Consider the job description when deciding which questions to ask your candidates and maintain government regulations and human rights legislation by avoiding questions unrelated to the job.

# **Question Set #1: Opening Statement/Presentation**

- Please introduce yourself, describe what interests you about this position and what knowledge, skills, and experience you would bring to the position.
- · How would this position differ from other positions you have held?

# **Question Set #2: Career History & Key Accomplishments**

- Can you describe your responsibilities at [organization]?
- What made you decide to move to [position]?
- Why are you leaving your current job?
- What would you highlight as your key accomplishment as a [position]?
- If I called your supervisor, what would he/she say about you?
- What are your strengths? What are your weaknesses? (Ask for examples.)

# **Question Set #3: Personality & Behavioural Situations**

- How would you describe your key strengths and areas for improvement?
- How would you define your management and leadership style?
- Do you have experience that required [X]?
- How would you approach your first 100 days on the job?
- How would you define success after 3 years in the role?
- (If applicable) What will be your strategy for building trust and engagement with the staff?
- How do you define teamwork?
- What would you consider to be a great workplace?
- Describe your work style?
- How do you handle pressure at work?





# **Question Set #4: Specific Examples of Experience in Key Areas**

- Do you have any experience working with [X]?
- What is your experience with building collaborative partnerships?
- Do you have any experience working with and building relationships with [Indigenous communities]?
- What is your understanding of [X]?
- How would you describe the potential challenges you may face stepping into the role?

# **Other Questions**

- Can you commit to work occasional overtime? (Ask this is the office hours may require
  the employee to work overtime or irregular hours.)
- What would you do if you believe your supervisor is wrong about your performance?
- What would you do if you believe your co-workers were doing something wrong?
- What kind of supports do you need to do your job well?
- What are your short-range plans?
- Why should we hire you?
- What is your salary expectation?
- Can you tell us about the tasks that you disliked most in your previous job?
- What did you like most about your present or previous job?
- Did you improve any procedures in your last job?

# Sample Interview Questions for Job-Sharing Nursing Positions (from CMA Joule)

Ensure that the candidate has received a job description and a list of office policies prior to interview.

#### **General Introduction**

- We have reviewed your CV. Is there anything you would like to add to it?
- Clarify any questions from CV.
- May we call your references? (Get phone numbers.)
- Do you have any questions from the job description or office policies we have provided?
- Could you tell us about yourself and your professional experience to date?
- Have you worked in a family practice office before?





- If not, what exposure to family medicine and pediatrics did you have during your training?
- Why do you want to work in a physician's office?

# **Evaluation of Experience and Office-Based Skills Nursing Procedures**

- Do you have experience with the following:
  - · Chem strips.
  - IM, SC, and SD injections and immunization protocols.
  - Allergy injections and protocols.
  - TB testing.
  - Infection and sterilization procedures or protocols for instruments/speculums, etc.
  - Using an autoclave.
  - Using an ear syringe.
  - Liquid N2 treatment for warts.
  - Changing packing for small abscess care.
  - Spirometry Nursing Phone Management.
- Do you have experience in triaging phone calls from patients to decide if they should be seen as a same-day patient?
- Do you have experience with dealing with pediatric problems: fever, rashes, feeding problems?
- Are your experienced and comfortable with giving injections to babies and children?
- Do you have experience in making callbacks to patients, to give them abnormal lab reports and to offer them a follow-up visit?

# Office IT and Communications Systems (from CMA Joule)

- Do you have experience in computer billing and software, and patient registration? If so, what systems?
- Word processing and typing speed.
- Use of fax machine, photocopier, phone system with intercom.
- · Use of debit machine.





# **Experience with Confrontational Patients (from CMA Joule)**

- You take a call from a patient who is very upset that they have received a bill for missing their pre-booked checkup. They become verbally abusive on the phone. How would you handle this?
- A patient arrives 10 minutes before their appointment and now has been waiting for 40 minutes in the waiting room. The doctor sees three other patients who arrived after they did, but have been shown in for their appointments. The patient gets angry and demands to be seen now. The patient becomes agitated and noisy in the waiting room and verbally abusive to you and the receptionist. What would you do?
- A parent will not hold their screaming child appropriately for you to give a shot. Another parent persists in trying to negotiate with their crying 2-year-old so you can give the shot. We are behind, the child is screaming. What should you do?

# **Interviewee questions**

After asking your questions, ensure you provide time for the candidate to ask any questions they may have about the role. In anticipation of potential questions the interviewee may have, ensure that you are aware of the following:

- Why is the position being filled?
- What are the key behaviours and competencies for this position?
- What are the dynamics of the team this position is a part of?
- What type of person might work well with this team or organization?

# **Example:**

Those are all the questions I have for you. Is there anything you would like to ask me about the position or the organization to help you make a more informed decision about whether this is the right fit for you?





# Interview rating form

When conducting interviews, take notes on each candidates' strengths and weaknesses, evaluate categories related to the job description, and assign weighted values to refer to when making a final decision.

andidate:
ontact information:
osition:
ate of Interview:
terviewer(s):

For all questions, you can rate the answers that the candidate gives using the following dimensions:

Exceeds requirements:	Demonstrates competency accurately and consistently in most situations with minimal guidance. Many good examples.
Meets requirements:	Demonstrates competency accurately and consistently on familiar procedures and needs supervisor guidance for new skills. Some good examples.
Below requirements:	Demonstrates competency inconsistently, even with repeated instruction or guidance. Few good examples.
Significant gap:	Fails to demonstrate competency regardless of guidance provided. No good examples.





Question:			
Response:			
Probing Questions/Respor	nses:		
Exceeds requirements	Meets requirements	Dolow roguirom ente	Cignificant gan
Exceeds requirements	Meets requirements	Below requirements	Significant gap
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Question:			
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Exceeds requirements	Meets requirements	Below requirements	Significant gap



Date: Click or tap to enter a date.

## Before you begin your interview:

- Speak with the candidate's immediate supervisor and compare responses to the impression formed during the interview.
- Include questions regarding skills, quality of work, performance, attendance, strengths and challenges, salary, and reason for leaving.
- Conduct background checks and education/license verification.

Please note: Your response to this reference request is protected under the guidelines of the Freedom of Information and Protection of Privacy Act (FIPPA). This reference will be treated in the strictest confidence and used for recruitment purposes only. It will not be shared with the applicant.

Applicant information	Referee information
Name:	Name:
Position applying for:	Organization:
	Title/Designation:

Nature & length of relationship	
How long have you worked with the applicant?	Click or tap here to enter text.
Where did you work with the applicant?	Click or tap here to enter text.
Who reported to whom?	Click or tap here to enter text.

# [Add your clinic logo or name]

Strengths	
How would you describe the	Click or tap here to enter text.
applicants key strengths?	Ollok of tap here to effect text.
applicants key strongths:	
Can you give specific examples?	Click or tap here to enter text.
g	
Areas for improvement	
Are there any skills the applicant	Click or tap here to enter text.
could improve upon in order to	
be successful in this role?	
0: :6: .	
Significant accomplishments	
Can you describe some	Click or tap here to enter text.
significant accomplishments	
that the applicant has	
completed?	
Leadership style	
How would you describe the	Click or tap here to enter text.
applicant's work ethic?	ollok of tap flore to effect text.
applicants work stills.	
How would you describe the	Click or tan hara to enter tout
How would you describe the	Click or tap here to enter text.
applicant's working style?	
Work performance	
Can you describe the	Click or tap here to enter text.
applicant's interactions with	
staff members in the workplace.	

# [Add your clinic logo or name]

How well does the applicant work independently?	Click or tap here to enter text.
Comment on the applicant's response to stress encountered in the workplace.	Click or tap here to enter text.
All things considered, would you recommend the applicant?	Yes □ / No □

#### [ORGANIZATION LOGO]

[DATE]

[NAME] [MAILING ADDRESS] [EMAIL ADDRESS]

Private and Confidential

# **RE:** Letter of Employment – [POSITION]

Dear [NAME]:

We are pleased to offer you the position of [POSITION] with [ORGANIZATION] (the "Organization").

The terms and conditions of your employment are set out below.

## 1. Position and Start Date

The Organization will employ you in the [PART-TIME/FULL-TIME] role of [POSITION] [(if part-time) for [X] hours per week]. The position is an [ON-GOING/FIXED TERM]. You will commence on [DATE] and will be subject to a [THREE (3) MONTH OR SIX (6) MONTH] probation period. Please refer to Schedule A for a full overview of position duties and responsibilities.

## 2. Hours of Work

Your hours of work will be [X] hours per week. Our typical hours of work are Monday to Friday, seven (7) hours per day with a one (1) hour [PAID/UNPAID] lunch break.

Your schedule will be discussed with your supervisor, [NAME], [POSITION].

The Organization needs to remain flexible and responsible to changing business needs and, as a result, may need to adjust your hours of work with reasonable notice. These adjustments may include changes to your start and finish times and/or your number of hours of work.

#### 3. Compensation

You will be paid an [ANNUAL SALARY/HOURLY WAGE] of [X], less applicable withholdings, deductions and remittances (the "Salary"), in accordance with the Organization's regular payroll practices.

# 4. <u>Vacation</u>

You are entitled to [X DAYS] of paid vacation per fiscal year in addition to paid leave when the Organization is closed during the winter break.

You will schedule your vacation at such time or times that are mutually agreed upon with your supervisor and subject to the rules of the Organization.

# 5. Group Benefits (if applicable)

As of [DATE], you will be entitled to participate in the Company's Employee Benefits Program, in accordance with the terms of the plan.

# 6. Sick Leave (if applicable)

You are entitled to a maximum of [X] days of paid sick leave per [calendar/fiscal] year. Paid sick leave accrues at the rate of [X] days per month worked. Unused sick leave will not be paid out.

## 7. <u>Confidential Information</u>

During your employment, you will have access to or become familiar with information of a confidential or proprietary nature that pertains to the operations of the Organization and to the services provided to our members. Except as may be required in the course of carrying out your job duties and responsibilities, you agree not to disclose any Confidential Information, directly or indirectly, or use it in any way during your term of employment or after the termination of your employment.

#### 8. Policies & Procedures

You are required to comply with all Organization policies and procedures as established and amended from time to time; however, such policies and procedures do not form contractual terms and may be amended without notice. You are required to comply with all lawful directions of Organization and follow all workplace policies and procedures and with Organization rules, regulations, polices, practices and procedures, as amended from time to time. For clarity, Organization reserves the right to revise, supplement, or rescind any of its policies, practices and procedures at any time as it deems appropriate in its sole and absolute discretion. It is your responsibility to familiarize yourself and remain up to date with Organization policies and procedures.

## 9. Termination of Employment

Your employment may be terminated, without further obligation or liability on the part of the Organization, in accordance with one of the provisions below:

- (a) You may resign your employment by providing at least two (2) weeks written notice of resignation. Upon receipt of your written notice of resignation, the Organization may, in its sole discretion, earlier terminate your employment, in which case the Organization will pay to you the wages, in lieu of notice of termination, required to be paid to you by the Employment Standards Act;
- (b) The Organization may terminate your employment for just cause at any time without notice, payment in lieu of notice, or other compensation; or
- (c) The Organization may terminate your employment at any time without cause, by providing to you only the minimum amount of notice or payment in lieu of notice (or a combination thereof) as required by the Employment Standards Act.

#### [ORGANIZATION LOGO]

## 10. Conflict of Interest

A conflict of interest exists when your personal interests, including those of family members, conflict with or could reasonably be seen to conflict with the duties of your position with the Organization and its best interests. You agree to avoid placing yourself in a position of conflict of interest. Should a potential conflict of interest arise, you agree to immediately disclose the potential conflict to your supervisor and cooperate fully with any safeguard that is implemented to address the potential conflict.

## 11. Collection and Use of Personal Information

You acknowledge that the Organization will collect, use and disclose personal information about you for employment and business related purposes. You consent to the Organization collecting, using and disclosing personal information about you, when reasonably necessary for security, employment and business purposes in accordance with applicable legislation and any privacy policy of the Organization that may be in effect from time to time.

# 12. <u>Modification of this Agreement</u>

Any modification of this Agreement must be in writing and signed by both parties, or it will have no effect and will be void.

# 13. Governing Law

This Agreement will be construed in accordance with and governed by the laws of British Columbia and the laws of Canada applicable to British Columbia.

On behalf of [ORGANIZATION], we look forward to having you join our team. Please do not hesitate to contact me by email: [EMAIL ADDRESS] or phone: [PHONE NUMBER] with any questions.

'	
Sincerely,	
[ORGANIZATION]	
[SIGNATURE] [NAME] [TITLE]	
I have read and understand, agree and accep Agreement.	ot the terms of employment as outlined in this
Signature	Date
CC: Name. Title	



# Guidance on Employee Compensation

Clearly define the total compensation (annual salary plus benefits) for the role. Be prepared for this discussion by comparing salary ranges for specific roles with your local health authority or colleagues.

# Salary or hourly wage

# Salary pay **Hourly pay** Employees earn a preset sum each pay Employees get paid a per-hour rate, so period that isn't determined by amount paychecks are based on the number of of hours worked each week. hours worked. Not required to be full-time employee • Employees are not paid for overtime which can offset the costs of benefits. work, often leading to more flexible work hours. More flexibility in setting hours for posi-Payroll is easier to process as there is tions not consistently needed. little fluctuation in pay. Required to pay overtime for employees working over 40 hours in a week. Potential for employees to work less than the expected hours per week. Requires tracking of hours worked.

You can see examples of salary ranges in Canada for various positions on this website.

Employees are paid at least twice a month and must be paid at least minimum wage based on BC's employment standards.





# **Benefits**

Most employers grant benefits only to full-time staff, those who work 32 hours or more per week. Granting benefits to part-time staff will really set your company apart. It sounds more costly, but don't forget that turnover costs money too. If your benefit package is attractive, your turnover may be small. Ultimately, you'll have to ask yourself how you'd rather spend the money.

# Statutory benefits

These include paid vacation, holidays and overtime, and Canada Pension Plan (CPP), Employment Insurance (EI) and Worker's Compensation (WCB) premiums. As these are required by BC and/or federal employment standards, most employees will take them for granted. However, they do present a real cost to employers, which must be factored in when designing a compensation package.

# **Private insured benefits**

Many employers choose to bear the additional costs of life or accident insurance, short- or long-term disability pay, extended health care (prescription drugs), dental and optical care, and other health-related services.

#### Other common benefits

Employees may also be looking for you to contribute to retirement pensions, employee assistance programs (counselling), and tuition reimbursement for career development courses.

 Contact <u>Doctors of BC Insurance</u> to set up a Health Benefits Trust Fund (HBTF) plan for your medical office staff.

In many cases, employers are expected to bear some, if not all, of these program costs. Depending on what benefits other employers are offering, if you do not offer the same or better, you will differentiate your organization for the wrong reasons.

