

Full Authority
24 February 2022
Agenda Item: 9

Short Term Disability Amendments

Background

Prior to 2020, the CVCA was informed that the Short Term Disability coverage the Authority was carrying through Sun Life was expensive and at risk of not being offered to conservation authorities, especially since only three CAs were still participating in the program. In addition, at the time of the notification, one of the three CAs was seriously considering making a change to self-insure. As a result, the two remaining CAs (one of which was the CVCA) would have to pick up the extra burden of paying for the program.

Therefore, the decision was made to self-insure and a Short Term Disability policy was adopted. The original document was approved at the January 2020 Board meeting. Subsequent amendments were made and ultimately adopted at the February 2021 meeting.

The CVCA participates in the Employment Insurance Reduction program, which allows for a reduction in our premiums if there is an approved Short Term Policy in place. Recently, the CVCA has been contacted by the Service Canada and there are some minor adjustments which need to be made in order to continue compliance and qualify for the reduction.

The following three changes are presented for Board approval.

1. Existing wording:

Short term disability begins no later than 5 consecutive days after disability.

Replace with:

Short term disability benefits are payable no later than 5 business days/7 calendar days after disability.

2. Existing wording:

Who is not receiving appropriate treatment;

Replace with:

Who is not under the care of a licensed physician to determine the appropriateness of treatment and level of incapacity

3. Remove in its entirety:

Who is absent from Canada longer than 4 weeks due to any reason, unless CVCA agrees in writing in advance to pay benefits during the period;

Replace with:

When the employee is outside Canada for any reason other than the following:

- *To attend the funeral of a member of the employee's immediate family, for a period of not more than 7 days;*
- *To visit a gravely ill or injured family member, for a period of not more than 7 days;*
- *To accompany a member of the employee's immediate family for medical treatment that is not readily or immediately available in the family member's area of residence in Canada, for a period of not more than 7 days;*
- *For the purpose of undergoing medical treatment that is not readily or immediately available in the employee's area of residence in Canada. There is no maximum time limit imposed for employees receiving medical treatment abroad.*