

Crowe Valley Conservation Authority
Proposed Insurance Plan Coverage Amendment
for the CVCA Personnel Policy
16 January 2020

Short Term Disability

Short term disability is an employee benefit for regular service permanent employees that can bridge the gap between sick days and long term disability. This is a self-insured benefit. Pay is 66.7% of an employee's gross pay. All other benefits are maintained at their regular rate during short term disability leave, provided the employee continues their contributions.

Eligibility and Guidelines

- All full-time regular service permanent employees with more than three (3) months of continuous service shall be eligible for short-term disability benefits.
- Employees are eligible for a maximum of fifteen (15) weeks or 105 days of short term disability. After 15 weeks of uninterrupted short term disability, long term disability coverage is available through CVCA's benefits provider.
- All unused sick days, vacation days and overtime hours shall be used first before short term disability is implemented (5-day waiting period). **For the first five business days of an absence, the employee will use sick time allotments and will be paid at 100 per cent of their pay, based on CVCA's biweekly pay schedule for salaried employees.**
- If an employee does not have sick time available, they may apply unused vacation and/or banked lieu time in order to receive pay during this period. Otherwise, this period of time will be unpaid.
- Short term disability coverage begins upon receipt and approval of the required medical documentation, or on the effective start date specified by the medical professional, whichever comes first. In any case, qualified employees are eligible for Short term disability payments on the date they are hospitalized. Short term disability begins no later than 5 consecutive days after disability. ~~Under certain circumstances, an employee may choose to top-up their STD benefit using accrued and unused lieu and/or vacation time, to maintain their regular salary. This will need to be discussed with Human Resources.~~
- The General Manager, or in his/her absence the Administrative Assistant, must be notified when an employee is requesting short term disability. Short term disability benefits shall begin upon receipt and approval of the required medical documentation, or on the effective start date specified by the medical professional, whichever comes first.
- Medical documentation as specified by CVCA is required to substantiate the need for the leave and may be requested at various times throughout the leave. CVCA reserves to right to request an Independent Medical Evaluation (IME) to substantiate the findings of the employee's medical professional. CVCA will pay the full cost of any medical documents or evaluation requested by CVCA.

- CVCA shall attempt to find modified duties when possible and supported by medical documentation.
- For a new disability, reinstatement of coverage of 15 weeks or 105 days of short term disability coverage will occur after one month of return to active service. If the subsequent disability is a recurrence of an earlier one, full benefits will be reinstated no later than three (3) months after the employee returns to work. The employee should fully investigate long term disability coverage.

Medical Documentation

- Medical documentation pursuant to the employee's illness, disability or injury caused absence shall substantiate the claim, and supply dates for the beginning and end of the employee's disability requirements.
- CVCA also requires a [medical professional/doctor](#) to fill out a capabilities form to determine if part of the employee's duties can be fulfilled upon modification.
- In the event that a medical professional determines that the employee cannot perform any portion of their duties and cannot reasonably estimate a required period of absence, the employee shall be subject to medical review every two (2) weeks to recertify their illness or injury or disability.
- CVCA will ensure that all medical information provided is kept confidential. Only those involved in the evaluation of the leave request will view the medical documentation. Specific diagnosis is not required; only whether or not the employee is able to perform part or all of their duties.

Restrictions

- Short term disability benefits will cease if the employee refuses to present an acceptable medical certificate or refuses to engage in, continue or return to work when it is considered appropriate by an Independent Medical Evaluation.
- The short term disability will not apply for any period to an employee:
 - o Who is not receiving appropriate treatment;
 - o Who is not under the care of a licensed physician;
 - o Whose injury or illness is covered by workers' compensation and/or the Canada Pension Plan;
 - o Whose illness or injury is intentionally self-inflicted or attempted suicide, while sane or insane;
 - o Whose illness or injury results from service in the armed forces;
 - o Whose illness or injury results from war or participation in a riot or a disturbance of the public order; Who is receiving maternity, parental, compassionate care or family caregiver benefits under the Employment Insurance Act;
 - o Who is ill or injured as a result of committing a criminal offence;
 - o Who is serving a prison sentence or is confined in a similar institution;
 - o Whose illness or injury results from the use of drugs or alcohol and who is not receiving continuing treatment for the use of these substances;
 - o Who is not participating in an approved rehabilitation program;

- o 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;
- o Whose illness results from an illness or injury from a motor vehicle accident and who receives benefits under a provincial motor vehicle insurance plan that does not take EI benefits payable into account when paying benefits;
- o Who has plastic surgery solely for cosmetic purposes, except where attributable to illness or injury; Who is engaged in employment for wage or profit while receiving disability benefits.

What the plan will pay

- The benefit paid is 66.7% of an employee's gross pay. If an employee is totally disabled for part of any week, CVCA will pay 1/7 of the weekly benefit for each day they are totally disabled.
- All group benefits coverage will continue while an employee is on STD.
- Regular OMERS contributions will cease during a STD, unless employees elect to continue to have their full, regular OMERS contribution deducted from their pay while they are earning less than their full salary. ~~Alternatively, employees may use vacation or banked lieu time credits to maintain their regular pay, and regular OMERS contributions.~~
- Employees have the option to purchase all or part of the leave as credited service at single contribution rates. This can be done by the end of the calendar year in which the illness or injury occurs.
- If employees elect to purchase their OMERS service before the deadline stipulated by OMERS, CVCA will match their contributions.
- If employees do not elect to purchase their OMERS service before the deadline, this service can still be purchased at a later date based on the formula specified by OMERS at the time of purchase. CVCA will not match contributions for service purchased after the deadline.

Vacation

- An employee will continue to accrue vacation while on STD. ~~However, vacation accruals will cease if/when the employee transitions to Long-Term Disability (LTD).~~
- When an employee returns to work, any unused vacation balances in the year of the employee's return will be automatically carried over to the next vacation year. This carry-over balance must be used by December 31 of the following calendar year or as otherwise approved by the General Manager.

Return to Work

- When an employee is deemed able to return to work by their medical ~~professional~~ actioner, a return to work certificate, completed by their medical ~~professional~~ actioner, will be required prior to the employee's return, indicating whether the return will be on either a full or gradual return to work basis.
- If an employee is able to return to work on a gradual or modified duties basis, the General Manager will be provided with an employee's updated functional abilities from the ~~medical professional~~ consultant, or will provide a Functional Abilities Form (FAF) to the employee for

their medical ~~professional actioner~~ to complete. Based on the results of the FAF, the General Manager will coordinate with the employee to accommodate the employee's return to work.

- Short Term Disability payments end on the earlier day of the following dates:
 - o The date you are no longer totally disabled.
 - o The end of a maximum benefit period of 105 days of payment.
 - o The date you retire.
 - o The date of separation from employment for any reason other than illness or injury, if the notice of separation was given prior to the beginning of the illness or injury.
 - o The date you die.