

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 (7-day waiting period).
- 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 7 consecutive days after disability.
- 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 the 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 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:
 - Who is not receiving appropriate treatment;
 - Who is not under the care of a licensed physician;
 - Whose injury or illness is covered by workers' compensation and/or the Canada Pension Plan;
 - Whose illness or injury is intentionally self-inflicted or attempted suicide, while sane or insane;
 - Whose illness or injury results from service in the armed forces;
 - 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;
 - Who is ill or injured as a result of committing a criminal offence;
 - Who is serving a prison sentence or is confined in a similar institution;
 - 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;
 - Who is not participating in an approved rehabilitation program;
 - 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;
 - 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;

- 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.
- Short Term Disability payments end on the earlier day of the following dates:
 - The date you are no longer totally disabled.
 - The end of a maximum benefit period of 105 days of payment.
 - The date you retire.
 - 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.
 - The date you die.