## SICK LEAVE AND DISABILITY

#### PART 1: THE GENERAL SYNOD LONG TERM DISABILITY PLAN

- 1 Application of General Synod Canons, Regulations, Policies and Guidelines
- 1(1) An employee's sick leave is governed by this Regulation and by:
  - a) <u>Canon VIII of the General Synod of The Anglican Church of Canada</u>, entitled 'General Synod Pension and Benefit Plans';
  - b) The General Synod 'Pension Plan Regulations';
  - c) The Anglican Church of Canada Long Term Disability Plan Regulations; and,
  - d) The Anglican Church of Canada Long Term Disability Plan Pre-2005 document.
- 1(2) An employee may obtain guidance from this Regulation and from the Anglican Church of Canada Long Term Disability Plan Booklet, prepared by the General Synod Pension Office and available from the Diocesan Synod.
- 1(3) The Synod has an agreement with Employment Insurance Canada for a <u>Supplementary</u> <u>Employment Benefit (SEB) Plan</u>, which is set out as Schedule A to this Regulation.
- 1(4) In the case of a conflict between this Regulation and the documents referred to in s. 1(1), the latter will apply.

#### PART 2: SHORT TERM SICK LEAVE

- 2 Administration
- 2(1) The Synod Treasurer administers the short term sick leave policy.
- 3 Eligibility Sick Time Less than Two Weeks
- 3(1) Each full-time and permanent part-time employee is entitled to be paid in the normal manner for sick time where it is anticipated that the duration will be less than two weeks.
- 4 Eligibility Sick Time Longer than Two Weeks
- 4(1) For situations in which the employee anticipates that they will be sick for longer than two weeks, the SEB plan will be activated. The purpose of the SEB is to protect the Parish Corporation from undue financial hardship during the illness of an employee. Each employee is urged to fully cooperate with the operation of the SEB plan.
- 4(2) As soon as the employee knows that the duration of an illness is likely to be more than two weeks, the employee shall inform the employer, which shall inform the Synod. The Synod Treasurer shall issue a Record of Employment (ROE) and shall forward it immediately to the employee.
- 4(3) As soon as the employee receives the ROE, they are required to apply at the nearest federal employment insurance office for an Employment Insurance Sick Leave Benefit.

- 4(4) It is not possible to backdate any SEB plan claims, so it is important for both the employee and the employer to be aware of the likely duration of the illness as soon as possible after the commencement of the illness.
- 5 Payment of Sick Time Under the SEB Plan
- 5(1) Under the SEB plan the Synod, on behalf of the employer, will advance to the claimant an amount equal to 95% of his or her Employment Insurance (EI) insurable earnings, which includes the minimum annual stipend, applicable travel and car replacement allowances, and RRSP employer-contributions. Although income tax is deducted, there will be no CPP and EI deductions.
- While on short term sick leave the employee and the employer are required to continue to pay their respective contributions and premiums to the pension plan, the LTD plan, the benefits plan, and the continuing education plan. The employee's component of these premiums will be deducted from SEB benefit payments.
- 5(3) Each time the employee receives payment of his/her Employment Insurance Sick Leave Benefit, the employee shall forward the full amount immediately to the Synod Treasurer.
- 6 Employer Responsibilities
- 6(1) Of the 95% benefit advanced to the employee, approximately 55% is funded by EI (subject to the maximum benefit). The remainder is funded by the employer through an adjusted payroll assessment.
- 6(2) An employer shall not replace the position of incumbent while the holder is on short term sick leave. The employer should ensure and fund temporary coverage of the incumbent's duties to the degree possible.
- 7 Maximum Available Short Term Sick Leave
- 7(1) Sick leave benefits shall normally terminate after seventeen weeks and shall cease following twenty weeks of absence due to illness or other disability.
- 7(2) Fifteen weeks after the onset of an illness, the employee becomes eligible for long term disability benefits under the General Synod LTD Plan (see Part 3 below).

## PART 3: LONG TERM DISABILITY PLAN (LTD)

- 8 Administration
- 8(1) The General Synod Pension Office and the Diocesan Synod Office administer the General Synod Long Term Disability Plan in accordance with the documents set out in Part 1 of this Regulation. See <u>Regulation 7-1</u> for contacts.

## 9 Membership

- 9(1) Each contributor to the General Synod Pension Plan is a member of the Anglican Church of Canada Long Term Disability (LTD) plan and shall receive benefits if sick or disabled and unable to work.
- 9(2) An employee who is on an approved leave of absence without pay, including maternity and parental leave, will be suspended from LTD coverage unless they make any premium payments that would normally be deducted from her/his pay, and the employer continues to contribute the required premiums.
- 9(3) Each employee shall join the LTD Plan after 30 days of continuous employment.
- 9(4) The employer pays the cost of providing this coverage (at 2.2% of the employee's pensionable earnings). Each employee shall make a small contribution to the prior plan (Long Term Disability Plan Pre-2005) by payroll deduction (at 0.4% of his or her pensionable earnings).
- 9(5) An employee who is employed for a fixed employment term is ineligible for LTD coverage.
- 10 Eligibility for Benefits
- 10(1) An employee is eligible to receive LTD benefits if they have been continuously and totally disabled (as defined by the LTD plan) for a period of 119 days.
- 10(2) An employee is eligible to receive reduced LTD benefits if they have been continuously disabled for 119 days, and cannot return to the same job, but is able to undertake other paid employment.
- 10(3) An employee shall continue to receive LTD benefits until no longer disabled, reaches age 65, retires or dies, whichever occurs first.

## 11 LTD Benefit Payment Source

- 11(1) The General Synod Pension Office shall pay the first 18 months of benefits, following which a licenced insurance company will pay.
- 12 Recurrence of Total Disability
- 12(1) If an employee returns to her/his job before the 119-day waiting period ends and becomes sick again from the same or a related disability within 15 days, the employee will not have to recommence the waiting period.
- 12(2) If an employee returns to her/his own job after receiving LTD benefits and within six months becomes unable to work due to the same disability, the LTD benefits will resume from the day the disability recurs.

### 13 LTD Claim Procedure

- 13(1) Claim forms are available from the General Synod Pension Office or the Synod Treasurer.
- 13(2) A claimant, the employer and the claimant's physician shall complete all sections of the forms before a claim can be considered for payment.
- 13(3) A claimant may be required to undergo an independent medical, paid for by the employer.

# 14 LTD Benefit Payment

- 14(1) The LTD benefit payment is calculated as 60% of the employee's pensionable earnings and is taxable.
- 14(2) The LTD benefit will be paid monthly, in arrears, by a direct deposit to the bank account subject to tax deductions.
- 14(3) The maximum monthly benefit is \$10,000.
- 14(4) An employee's LTD benefit payment will be reduced by:
  - a) Any disability benefits received from another plan, including the Canada/Quebec Pension Plan (CPP/QPP) and Workers' Compensation; and
  - b) 60% of the value of the employer-owned housing or housing allowance provided during disability.
- 14(5) For the purpose of this section, 'pensionable earnings' means 150% of the stipend and car replacement allowance combined.

### 15 Rehabilitation

- 15(1) An employee in receipt of LTD benefits shall comply with a reasonable requirement to participate in a rehabilitation program.
- 15(2) If an employee unreasonably refuses to participate in a recommended rehabilitation program, payment of his/her LTD benefits will stop.
- 15(3) While participating in an approved rehabilitation program, an employee may earn some income.
- 15(4) Under the rules of the Plan, an employee may earn a total gross income, including rehabilitation earnings and the LTD benefit, of up to 100% of the gross income received from employment prior to disability. The LTD benefit will be reduced if the total gross income exceeds this level.

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Schedule A Supplemental Employment Benefits Plan