

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) A Cleric's sick leave is governed by this Regulation and by:
 - a) Canon VIII of the General Synod of The Anglican Church of Canada, entitled 'General Synod Pension and Benefit Plans', which is set out as Schedule A to this Regulation;
 - b) The General Synod 'Pension Plan Regulations', which are set out as Schedule B to this Regulation;
 - c) The General Synod 'Long Term Disability Plan Regulations', which are set out as Schedule C to this Regulation;
 - d) The General Synod 'Long Term Disability Plan Pre-2005' document, which is set out as Schedule D to this Regulation; and
 - e) The General Synod 'Policy Re: Benefits for Employees on Short Term Contracts', which is set out as Schedule E to this Regulation.
- 1(2) A Cleric 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 Diocese has an agreement with Employment Insurance Canada for a Supplementary Employment Benefit (SEB) Plan. A copy of this SEB plan has been set out as Schedule F 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.

2 Administration

- 2(1) The Diocesan Treasurer administers the short term sick leave policy.
- 2(2) The General Synod Pension Office and the Diocesan Synod Office administer the General Synod Long Term Disability Plan.
- 2(3) The Diocesan Synod Office may be contacted at the following address:
Diocesan Synod of Fredericton
115 Church Street, Fredericton NB E3B 4C8
Phone: (506) 459 1801
Web Site / Email Contacts: <https://nb.anglican.ca/staff>

The General Synod Pension Office may be contacted at the following address:
Pension Office Corporation
625 Church Street, Suite 401, Toronto ON M4Y 2G1
Phone: (416) 960-2484 Toll Free: 1 (800) 265-1070
Web Site: www.anglicanpension.ca Email Address: ehinchcliffe at anglicanpension.ca

PART 2: SHORT TERM SICK LEAVE

1 Eligibility - Sick time less than two (2) weeks

- 1(1) Each full-time and permanent part-time Cleric is entitled to be paid in the normal manner for sick time where it is anticipated that the duration will be less than two (2) weeks.

2 Eligibility - Sick time longer than two (2) weeks: SEB plan

- 2(1) For situations in which the Cleric anticipates that s/he will be sick for longer than two (2) weeks, the Diocese has an agreement with Employment Insurance Canada for a Supplementary Employment Benefit (SEB) Plan (see Schedule F). The purpose of the SEB plan is to protect the Parish Corporation from undue financial hardship during the illness of its Cleric. Each cleric is urged to co-operate to the fullest extent with the operation of the SEB plan as described below.
- 2(2) As soon as the Cleric knows that the duration of an illness is likely to be more than two (2) weeks, s/he shall inform the Parish Corporation, which shall inform the Diocese. The Diocesan Treasurer shall issue a Record of Employment (ROE) and shall forward it immediately to the Cleric.
- 2(3) As soon as the Cleric receives the ROE, s/he is required to apply at the nearest federal employment insurance office for an EI sick leave benefit.
- 2(4) It is not possible to backdate any SEB plan claims, so it is important for both the Cleric and the Parish Corporation to be aware of the likely duration of the illness as soon as possible after the commencement of the illness.

3 Payment of sick time under SEB plan

- 3(1) Under the SEB plan the Diocese, 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.
- 3(2) 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.

3(3) Each time the employee receives payment of his/her EI sickness benefit, s/he shall forward the full amount immediately to the Diocesan Treasurer.

4 Parish Corporation's Responsibilities

4(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 Parish Corporation through an adjusted payroll assessment.

4(2) An employer shall not replace the position of incumbent while the holder is on short term sick leave. The employer shall ensure and fund temporary coverage of the incumbent's duties to the degree possible.

5 Maximum Available STD

5(1) Sick leave and STD benefits shall normally terminate after seventeen weeks and, shall cease following twenty weeks of absence due to illness or other disability.

5(2) Fifteen (15) weeks after the onset of an illness, the employee becomes eligible for long term disability under the General Synod LTD Plan (see Part 3 below).

PART 3: LONG TERM DISABILITY PLAN (LTD)

1 Administration

1(1) The General Synod LTD Plan is administered in accordance with the documents set out in Part 1 of this Regulation.

2 Membership

2(1) Each contributor to the General Synod Pension Plan is a member of the Church's Long Term Disability (LTD) plan, and shall receive benefits if s/he is sick or disabled and unable to work.

2(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 s/he makes any premium payments that would normally be deducted from her/his pay cheque and the employer continues to contribute the required premiums.

2(3) Each employee shall join the LTD Plan after 30 days of continuous employment.

2(4) The employer pays the cost of providing this coverage (at 2.2% of the Cleric'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).

2(5) An employee who is employed for a fixed employment term is ineligible for LTD coverage.

3 Eligibility for Benefits

- 3(1) An employee is eligible to receive LTD benefits if s/he has been continuously and totally disabled (see definition in s. 9) for a period of 119 days.
- 3(2) An employee shall continue to receive LTD benefits until s/he is no longer disabled, reaches age 65, retires or dies, whichever occurs first.

4 LTD Benefit Payment Source

- 4(1) The General Synod Pension Office shall pay the first 18 months of benefits, following which the underwriter, the Standard Life Assurance Company, will pay the LTD benefit.

5 Total Disability Defined

- 5(1) An employee is eligible to receive LTD benefits only if s/he is totally disabled. This means s/he cannot perform the duties of one's own occupation during the 119-day waiting period and the following 24 months. After 24 months, an employee is considered totally disabled only if s/he cannot do any job for which s/he is suited by education, training or experience.

6 Partial Disability

- 6(1) An employee is eligible to receive reduced LTD benefits if s/he has been continuously disabled for 119 days, and cannot return to his/her own job, but is able to undertake other paid employment.

7 Recurrence of Total Disability

- 7(1) If an employee returns to her/his job before the 119-day waiting period ends, and become sick again from the same or a related disability within 15 days, s/he will not have to recommence the waiting period.
- 7(2) If an employee returns to her/his own job after receiving LTD benefits and, within six(6) months becomes unable to work due to the same disability, the LTD benefits will resume from the day the disability recurs.

8 LTD Claim Procedure

- 8(1) Claim forms are available from the General Synod Pension Office or the Diocesan Treasurer.
- 8(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.
- 8(3) A claimant may be required to undergo an independent medical, paid for by the employer.

9 LTD Benefit Payment

- 9(1) The LTD benefit payment is calculated as 60% of the Cleric's pensionable earnings, and is taxable.
- 9(2) The LTD benefit will be paid monthly, in arrears, by a direct deposit to the bank account subject to tax deductions.
- 9(3) The maximum monthly benefit is \$10,000.
- 9(4) A Cleric'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.
- 9(5) For the purpose of this section, 'pensionable earnings' means 150% of the stipend and Car Replacement Allowance combined.

10 Rehabilitation

- 10(1) A Cleric in receipt of LTD Benefits shall comply with a reasonable requirement to participate in a rehabilitation program.
- 10(2) If a Cleric unreasonably refuses to participate in a recommended rehabilitation program, payment of his/her LTD benefits will stop.
- 10(3) While participating in an approved rehabilitation program, a Cleric may earn some income.
- 10(4) Under the rules of the Plan, a Cleric 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.

Adopted
17 September 2008
Revised
12 February 2009
27 July 2011

Schedule A [General Synod Canon VIII Pension and Benefit Plans](#)

Schedule B [General Synod Pension Plan Regulations](#)

Schedule C [General Synod Long Term Disability Plan Regulations](#)

Schedule D [General Synod Long Term Disability Plan Pre-2005' Document](#)

Schedule E Benefits for Employees on Short Term Contracts

Schedule F Supplemental Employment Benefits Plan