

SUMMARY STD/E.I / L.T.D. BENEFITS

What am I Entitled to?

Sick leave consists of 3 separate portions:

1. **STD** - Full time nurses with 3 months service will receive the following sick pay: (Part time service can be utilized to meet the eligibility requirements.)

- 3 months to one (1) year of service 66 2/3% of regular pay
- One (1) year but less than 2 years 70% of regular pay
- 2 years but less than 3 years 80% of regular pay
- 3 years but less than 4 years 90% of regular pay
- 4 years or over 100% of regular pay

“Regular pay “ does not include shift premium, overtime pay or other bonuses.

Benefits are paid for 15 weeks or 75 working days.

2. **E.I.** - Following 15 weeks of STD members are entitled to collect up to 15 weeks of E.I. sickness benefits. There is no 2-week wait period for benefits. The Hospital provides a Record of Employment (ROE) that members provide to E.I. You also need to provide a medical statement that you are unable to work. As of January 1, 2016, the maximum yearly insurable earnings amount is \$50,800. This means that the maximum amount of EI disability benefit is \$537 per week.

To ensure a minimum of delays in receiving pay, members can apply for benefits about four weeks prior to exhausting their 15 weeks of STD. You can apply without your record of employment stating it will follow as soon as the employer provides the information.

3. **LTD** - Commences at the 30th week after the commencement of the illness. This is for full time nurses who have 6 months or more of service. (Part-time service counts towards this eligibility.)

Members should apply for these benefits at least 6 weeks before the expiration of the E.I. benefits. The Hospital forwards the forms prior to the expiration of STD benefits.

This is a monthly benefit and is based on length of service.

- 6 months 65% of earnings
- 20 years 70% of earnings
- 30 years 75% of earnings

Please Note: Information sheets with TIPS on filling out LTD papers.

These benefits continue for 24 months following the original date you went off ill. You must be disabled from your own occupation. At 24 months the claim will be continued only if you are unable to work at any occupation.

PART-TIME

You are entitled to apply for E.I. sick benefits and collect for 17 weeks. There is a 2 week wait for these benefits.

ONA provides all members who do not have LTD coverage through their employer with income protection through the ONA base plan.

- All members, without employer coverage, have \$250.00 monthly income benefit
- Base plan coverage is paid through Union dues; and'
- Benefit is non taxable
- If a part-time nurse is off work longer than 6 weeks they should call to report their illness to :Johnson Nurse LTD Claims Examiner at (905) 768-4888 or 1-800-638-4753
- Members can:Purchase additional LTD coverage under the ONA group LTD plan

WHAT HAPPENS WHEN A MEMBER RETURNS TO WORK

- If, a member comes back to work on modified duties and hours, any lost time continues to be paid from the STD bank. For example on a graduated program of return to work, if the member works 4 hours of a 12 hour shift, they are paid by the Hospital for the hours worked at their hourly rate and top up the remaining 7.5 hours from STD.
- If a member returns to work for 3 weeks then the STD bank is reinstated. Vacation days, approved LOA's and Lieu days all count as worked time for the purposes of calculating reinstatement of benefits..
- If a member returns to work and goes off ill prior to the 3 weeks, for the same illness, it continues to be paid from the original 15 weeks of STD.
- If a member returns to work for 1 full shift and goes off with an unrelated illness, the full 15 weeks of STD is reinstated.

WHAT HAPPENS TO SCHEDULED VACATION

Where scheduled vacation is interrupted by a serious illness, which commenced prior to and continues into the scheduled vacation period, the period is considered sick time and your vacation should be rescheduled upon your return to work.

WHAT HAPPENS TO HOLIDAY PAY OF LIEU DAYS

You are entitled to lieu days while participating in return to work programs paid at 7.5 hours even if you are working shorter hours.

You qualify for lieu days as long as the illness occurred within a month of the date of the holiday.

WHAT HAPPENS TO BENEFITS

The Hospital continues to pay premiums while the nurse is on sick leave, including the E.I. and LTD until a maximum of 30 months from the time the illness commenced. Nurses continue to be responsible to pay for their portion.