

Disability Income Plan (1992)

Part A: Sick Pay Benefit (also known as HOODIP 1992)

Information for Full-Time Employees

Introduction

The Ontario Hospital Association (OHA) established the Disability Income Plan in 1976 to provide uniform disability income benefits for employees of Participating Employers. The Plan provides two periods of benefits: Sick Pay and Long Term Disability. These cover the periods before and after the disability benefits paid by the Canada Employment Insurance Commission.

This brochure describes the 1992 Sick Pay benefit provided by your employer. If you need more information about your coverage, contact your Human Resources Department.

Plan Highlights

- If you become Totally Disabled and are unable to work, you may receive a Sick Pay benefit from your employer of up to 100 percent of your earnings for up to the first 15 weeks of your disability. Your benefit amount will depend on your regular earnings and your length of service.
- If you continue to be Totally Disabled after 15 weeks, you may be eligible for Sick Pay benefits from the Canada Employment Insurance Commission. These Sick Pay benefits are available from the 16th to the 30th weeks of your disability.
- If you are still Totally Disabled after 30 weeks, you may be eligible for Long Term Disability benefits under the Disability Income Plan (Part B).
- Once you have completed three months of service, you are eligible for Sick Pay coverage regardless of any pre-existing medical conditions you may have.

Joining the Plan

All new employees must join the Plan after completing the waiting period. The waiting period is the period of time from your first day of Active Work until the day you complete three months of service.

If You Become Disabled

If you become Totally Disabled as a result of illness or injury, excluding compensable accidents such as those covered by the Workplace Safety Insurance Board (WSIB), you will receive Sick Pay benefits that are paid by your employer.

The Sick Pay benefit is paid by your employer as salary continuance after you meet the qualifying period. The qualifying period is the period of disability before Sick Pay benefits begin. There is no qualifying period for the first three periods of Total Disability in a calendar year. No Sick Pay benefit is payable for the first two days of absence for a fourth or subsequent periods of Total Disability in the same calendar year. A period of Total Disability may include more than one absence if such absences are from the same or related cause and are separated by less than three weeks.

The amount of Sick Pay you receive will be determined by your length of service with your current employer, up to your date of disability. The following service schedule outlines the amounts:

At least 3 months of service
66 2/3% of regular earnings
At least 1 year of service
70% of regular earnings
At least 2 years of service
80% of regular earnings
At least 3 years of service
90% of regular earnings
At least 4 years of service
100% of regular earnings

Regular earnings are those in effect on the last day you are Actively at Work.

The amount you receive will be the greater of:

- the Sick Pay benefit shown in the schedule above; or
- 60% of your insurable earnings, as defined by the Canada Employment Insurance Commission.

Proof of Total Disability (such as a doctor's certificate), that is satisfactory to your employer, is required if you are absent for three days or more, and is subject to a periodic review thereafter. Such proof may also be required at any time in order for you to qualify for benefits.

If Your Disability Recurs

When you return after an absence due to a Total Disability and work for three continuous weeks, your benefit period of 15 calendar weeks will be reinstated in full. However, if within the three regular work weeks following your return to work you are disabled from the same or a related cause, only the remainder of the 15 calendar week benefit period will apply.

If you become disabled from an unrelated cause of injury or illness within the three regular work weeks following your return to work, your benefit period will be reinstated in full. However, if you remain absent from work and you become further disabled (due to a related or unrelated cause of injury/illness) the 15 calendar week benefit period will not be reinstated. If you return to work on an approved modified work program, you are not considered to be Actively at Work. The time spent doing modified work continues to count toward the expiry of the 15 week benefit period and does not cause it to be reinstated.

If You Have a Dispute

If you dispute an aspect of the Sick Pay benefit, you may appeal to your employer in writing. You will be responsible for any costs involved in making the appeal, including the cost of obtaining medical evidence.

If you are refused Sick Pay due to insufficient medical evidence, you may appeal with submission of further medical evidence. If you appeal without submitting further evidence, you must bring forward existing evidence that warrants further consideration. Your employer is responsible for all aspects of responding to your appeal, including costs.

When Sick Pay Benefits End

Benefits are payable for up to 15 calendar weeks based on a normal five day work week. After that, benefits are granted by the Canada Employment Insurance Commission for the next 15 calendar weeks.

The Employment Insurance Sick Benefit pays for your benefits from the 16th to 30th calendar weeks of Total Disability and is available through your local Canada Employment Insurance Commission office. The two week waiting period under Employment Insurance rules is waived.

Exclusions

You are not considered to be Totally Disabled unless you are under the active and continuous care of a physician and are following the treatment prescribed by the physician for that disability.

Sick Pay benefits are not payable in respect of disability resulting from:

- intentionally self-inflicted injuries;
- civil disorder or war; or
- committing or attempting to commit a criminal offense, excluding operating a vehicle while your blood contains more than 80 milligrams of alcohol per 100 millilitres of blood.

Sick Pay benefits are generally not payable for loss of income due to optional medical procedures, such as those not covered by the Ontario Hospital Insurance Plan (OHIP).

Leaves of Absence

No benefit is payable during leaves of absence. If you become Totally Disabled prior to a pregnancy or parental leave of absence,

the leave will commence on the earliest of:

- the agreed upon leave date;
- the date of birth of the child; or
- the adoption date.

If you become Totally Disabled while on a leave of absence and are unable to return to work, you will be considered to be Totally Disabled on the date you are scheduled to return to work.

When Your Coverage Ends

Your participation in this Plan ends on the earliest of the date:

- you terminate employment, retire or die;
- you transfer to a group not covered by the Plan; or
- the Plan terminates or your employer terminates participation in the Plan.

If you are Totally Disabled on the date your participation ends, you will remain entitled to a benefit subject to the terms and conditions of the Plan.

Definitions

Actively at Work and Active Work

At work and able to perform all the regular duties of your occupation for one full working day or shift.

Service

A period of unbroken employment with your employer, including:

- vacation days and holidays granted; and
- approved leaves of absence.

Date of Disability

The first day of regularly scheduled employment for which you cannot report due to injury or illness.

Participating Employer

An employer who is a member of the Ontario Hospital Association and is participating in HOODIP.

Total Disability and Totally Disabled

Unable, due to injury or illness, to perform the regular duties pertaining to the occupation in which you participated immediately before becoming disabled.

