

Benefit Coverage While on Indefinite Leave of Absence Without Pay

Appendix 703-B

Last revised: November 2021
 Last reviewed: November 2021
 Next review: November 2022

This document should be used to assist in determining benefit coverage while on an indefinite leave of absence.

Benefit coverage is dependent on benefit eligibility and enrollment immediately prior to leave.

Employee benefit coverage may vary:

- If in receipt of SGEU Long Term Disability (LTD) or Out-of-Scope/CUPE Disability Income Plan (DIP) benefit payments;
- In cases of prolonged illness.

The following benefit chart does not apply to employees who take a leave of absence from a permanent (full-time or part-time) position to accept a term/non-permanent position with the same employer.

| Benefit | If approved for LTD or DIP | If not approved for LTD or DIP |
|--|---|---|
| Dental Plan | Coverage remains in effect to age 65. For SGEU employees whose LTD benefits are terminate at age 60, but have supporting medical to support on-going disability, dental coverage may remain in effect to age 65 subject to annual verification of medical information. | One year maximum, definite leave and indefinite leave combined, unless approved for a Group Life waiver. |
| Employee and Family Assistance Program – Counseling Services | Not eligible while on indefinite leave of absence. | Not eligible while on indefinite leave of absence. |
| Extended Health Care Plan | Coverage remains in effect to age 65. For SGEU employees whose LTD benefits terminate at age 60, but have supporting medical to support on-going disability, dental coverage may remain in effect to age 65 subject to annual verification of medical information. | Not eligible unless approved for a Group Life waiver. |
| Life Insurance (Group Life) | Employee may elect to continue coverage for up to a maximum of three years, definite leave and indefinite leave combined. May be eligible for a Group Life premium waiver to age 65. | Employee may elect to continue coverage for up to a maximum of three years, definite leave and indefinite leave combined. |
| Disability Insurance | Premiums waived if approved for LTD or DIP. | Out-of-Scope/CUPE (Disability Income Plan – DIP) Employee may choose to pay premiums to continue coverage for up to a maximum of three years, definite leave and indefinite leave combined. |

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| Benefit | If approved for LTD or DIP | If not approved for LTD or DIP |
|---------|--|---|
| | | <p>SGEU (Long Term Disability Plan – LTD) Mandatory coverage for the first year. Coverage for a second year and beyond (up to a maximum of five years) must be approved by the SGEU LTD Supervisory Committee through an application directly to SGEU.</p> |
| Pension | <p>Employee contributions are deducted from LTD and/or DIP payments. If LTD/DIP benefits are offset by income replacement benefits received by a 3rd party (e.g. SGI or WCB), employee must make monthly contributions to PEPP.</p> | <p>Public Employees Pension Plan (PEPP) <i>The Public Employees Pension Plan Act</i> provides employees with the option to contribute to the pension plan for the period of the leave. The decision to contribute or not must be made following return from leave and contributions must be received by the Public Employees benefits Agency (PEBA) no later than 90 days after your return to work. See Appendix 703-C</p> |
| Pension | <p>Public Service Superannuation Plan (PSSP) Employee is required to contribute to the plan for the period of the leave. All contributions for periods of leave must be made before pension commences. If a member dies while on a definite leave of absence, the member’s spouse would be required to pay any outstanding arrears before he or she would be eligible to receive survivor benefits. If there is no spouse, arrears must be paid from the deceased member’s estate. See Appendix 703-C</p> | <p>Public Service Superannuation Plan (PSSP) Employee is required to contribute to the plan for the period of the leave. All contributions for periods of leave must be made before pension commences. If a member dies while on a definite leave of absence, the member’s spouse would be required to pay any outstanding arrears before they would be eligible to receive survivor benefits. If there is no spouse, arrears must be paid from the deceased member’s estate. See Appendix 703-C</p> |