

Insights:

Leaves of absence and your benefits

Wondering what happens when you go on leave?
Here's a refresher on the rules



Having a baby, caring for an ill family member or going on secondment? This update provides an overview of some approved leaves of absence that you might take, and what happens with your benefits coverage under the CAEAS-ECAB plan while you are off work.

Important note: Your ability to continue benefits while on any of the leaves summarized here depends on you continuing to make your 5% member contribution (unless otherwise stated).

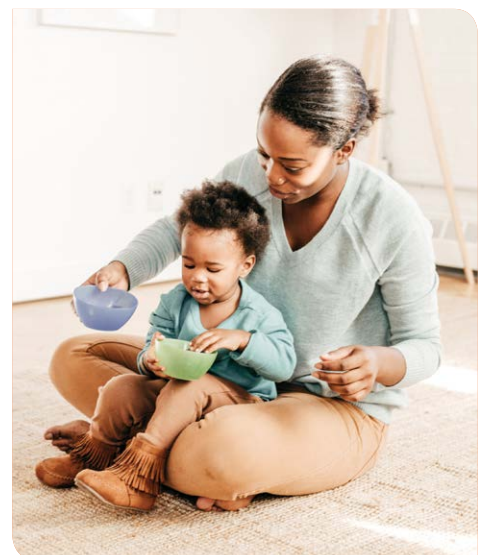
For information on other types of leaves, please contact Cowan (the plan administrator).

Common leaves

MATERNITY / PARENTAL LEAVE – This leave allows parents to take time off relating to the birth or adoption of a child. If you go on maternity and/or parental leave, your benefits coverage continues according to the provisions of the *Employment Standards Act*.

LONG-TERM DISABILITY (LTD) OR WSIB LEAVE – Your benefits coverage continues for **up to 24 months** from the date your disability claim is approved. If you were on LTD or WSIB leave for more than one year at the June 1, 2018 transition date, then your coverage continues for a maximum of one year following the transition date (i.e., until June 1, 2019). If your disability continues beyond 24 months, you can maintain your coverage under the plan; however, you will need to pay 100% of the benefit costs.

UNPAID SICK OR MEDICAL LEAVE – Your benefits coverage continues for **up to 24 months** following the date you first went on leave. If you were on unpaid sick or medical leave for more than one year at the June 1, 2018 transition date, then your coverage continues for a maximum of one year following the transition date (i.e., until June 1, 2019).





What is a life event, and what happens with my benefits coverage?

Eligible life events include:

- Change in eligibility status (e.g., moving from part time to full time)
- Marriage/common-law relationship
- Birth/adoption of a child
- Marriage breakdown (i.e., separation/divorce)
- Loss of coverage through your spouse's plan (e.g., if your spouse loses his/her job)
- Death of spouse or child
- Spouse or child ceasing to qualify for coverage (e.g., through divorce or your child reaching the age limit).

If you experience an eligible life event, you have 31 days to make changes to your benefits. Please report any life events promptly to Cowan (our plan administrator). If you don't report the change within the 31-day window, you could experience a gap in coverage – so make sure to keep your personal information on file up to date!

Work-related leaves

SECONDMENT – Your benefits coverage continues **for the term of your secondment**, provided it is 95% paid by your school board or by the organization to which you are seconded. Your 5% contribution will continue.

SEMESTER LEAVE AND LEAVE WITHOUT PAY – Your benefits coverage can continue for **up to 12 months** following the date you first go on leave, provided you pay 100% of the benefit costs.

LAYOFF / TERMINATION – If you are on the recall list, you can maintain your benefits coverage for **up to 2 years** (depending on your employment terms), provided you pay 100% of the benefit costs. If you are not on the recall list, then you are *not* eligible for benefits coverage under the CAEAS-ECAB plan.





Other approved leaves

The Ontario government has implemented several unpaid leaves of absence to better support employees who are caring for a seriously ill family member, as follows:

FAMILY CAREGIVER LEAVE – Your benefits coverage can continue for **up to 8 weeks** per calendar year to care for an eligible family member with a serious medical condition (e.g., a spouse, parent, child, etc.).

FAMILY MEDICAL LEAVE – Your benefits coverage can continue for **up to 28 weeks**, within a 52-week period, to support an eligible family member who has a significant risk of death occurring soon (i.e., within 26 weeks).

CRITICAL ILLNESS LEAVE – Your benefits coverage can continue for **up to 37 weeks** per 52-week period in relation to a critically ill minor child, or 17 weeks in relation to a critically ill adult.

You can find more information on these and other government-approved leaves [here](#).

What happens when I go back to work?

Depending on the type of approved leave, you might return to your usual work schedule right away, or you might have a more gradual return to work over a longer period. Either way, your coverage as an active member will be reinstated, subject to the usual 95% ONE-T / 5% member cost share.

You will not need to re-enroll in the CAEAS-ECAB plan when you return to work; Cowan will simply update your status from “on leave” to “active” once they receive notification from your school board. Your coverage will be reinstated as of the date you return to work; however, there may be a lag in updating your information on file, depending on the timing of the files exchanged between your school board and Cowan.

Looking for more information?

- **For claims-related questions**, please contact Great-West Life at 1-866-800-8086 or visit [GroupNet for Plan Members](#).
- **For enrollment and eligibility questions**, please contact Cowan at 1-888-330-4010 or one-t@cowangroup.ca.
- And be sure to visit the ONE-T website: www.one-t.ca!



A FINAL WORD

This document has been prepared exclusively for non-unionized education workers in the province of Ontario who are members of the CAEAS-ECAB benefits plan. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply. The ONE-T Trustees have sole discretion to modify any or all plan terms, including benefits levels, eligibility conditions, premium share, limits and co-pay amounts.