

# 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).**

You can also check out the Ontario government's website to know your rights and obligations under the [Employment Standards Act \(ESA\)](#).

## 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 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.





## 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 can make changes to your benefits. Please report any life events promptly to Cowan (our plan administrator). If you don't report the change within 12 months, you could experience a gap in coverage and may be subject to medical evidence requirements – 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.

**DEFERRED LEAVE** – ONE-T will honour any cost sharing for a deferred leave arrangement made prior to the June 1, 2018 transition date. For deferred leaves granted on or after June 1, 2018, benefits coverage will be provided only if ONE-T gets reimbursed.





## 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 the legislated period per Employment standards (**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 the legislated period per Employment standards (**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 the legislated period per Employment standards (**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 Canada 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](mailto:one-t@cowangroup.ca).
- And be sure to visit the ONE-T website: [www.one-t.ca](http://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.