

Section:	Human Resources (HR)
Subject:	Compensation and Benefits
Legislation:	
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**APPROVED:** \_\_\_\_\_  
**President and CEO**

## **POLICY**

The policy of the Board of Governors is to provide benefit options that support the health and wellbeing of employees and their dependents.

## **PROCEDURE**

### **DEFINITIONS**

**General illness** An illness or injury that causes an employee to be absent from work for a period of more than three consecutive days but does not exceed 80 consecutive workdays.

**Long term disability** When illness or accidental bodily injury results in the employee's disability, as determined by the insurance company, and the disability continues beyond the total general illness period in consecutive work-days (or equivalent hours), the employee shall be eligible for benefits from the first day following the last day of general illness.

### **GOVERNING PRINCIPLES**

1. SAIT shall provide a Long Term Disability (LTD) plan for employees. The plan is provided through an insurance policy with an insurance company that SAIT chooses. Depending on *The official controlled version of this document is held in the Board of Governors Office.*



the plan options provided to and/or chosen by the employee, premiums may be paid by the SAIT or the employee. SAIT is not the insurer of any LTD insurance plan and therefore any claims are made to the insurance company.

2. The insurance company shall be the sole adjudicator of the LTD benefits as outlined in the terms and conditions of the plan.
3. Eligibilities
  - a) Vacation entitlements do not accrue during a period of LTD. SAIT will pay out vacation earned prior to the disability period, at the end of the calendar year for which the earned vacation must be taken.
  - b) An employee will not be eligible for sick leaves, special leaves or statutory holidays while income is maintained on LTD.

## **PROCEDURE**

### **A. Payroll Will:**

1. Provide the employee with the required claim forms approximately six weeks prior to the expiration of the general sick leave period.
2. Complete the Plan Sponsor Form and forward to the occupational health nurse.

### **B. The Member/Employee Will:**

1. Supply the insurance company with the following if required:
  - a) Proof the employee continues to be totally disabled.
  - b) A medical examination by a physician appointed by the insurance company.
  - c) Proof of the employee's age.
  - d) Other information considered necessary for the assessment of a claim.
2. Pay for the proof of claim.
3. Mail the completed forms to the SAIT occupational health nurse.

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**C. The Occupational Health Nurse Will:**

1. Forward the forms to the insurance company and maintain a copy of the LTD forms in the employee's confidential medical file.
2. Upon notification of acceptance or denial by the insurance company, communicate the decision directly to the benefits advisor and the employee's immediate supervisor.
3. If the employee's claim is accepted, liaise with the insurance company in order to monitor the employee's disability.
4. Advise the employee of SAIT's procedures with respect to disability management and return-to-work options.

**D. The Insurance Company's Disability Specialist Will:**

1. Notify the employee and occupational health nurse of the claim's acceptance or denial.
2. Request ongoing medical information to determine the following:
  - a) The nature of the disability.
  - b) Medical prognosis.
  - c) Likelihood the employee will be able to return to the employee's pre-disability position in the foreseeable future.
  - d) Reassessment timelines (based upon individual disability).
3. Maintain contact with the employee and the employee's physician in order to monitor the employee's medical status. The nature of the employee's disability and treatment plans will assist in determining the frequency of updates that the disability specialist requires.
4. Provide ongoing updates to the occupational health nurse regarding the employee's fitness to work status. These updates will be provided on a monthly basis unless the employee's disability warrants less frequent monitoring.

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**E. The Occupational Health Nurse Will:**

1. Communicate fitness to work information to the employee’s immediate supervisor.

**F. SAIT Will:**

1. Make decisions concerning the employee’s status with respect to operational and position requirements and the applicable collective agreements. This will be based upon information provided by the insurance company regarding the employee’s ability to return to work in the reasonably foreseeable future.
2. If SAIT terminates the employee’s employment due to inability to return to work in the reasonably foreseeable future, the employee may continue to receive benefits entitlements as long as LTD payments continue. If the employee is a bargaining unit member, the applicable AUPE or SAFA representative will be notified of the termination, as per the collective agreement.

**POLICY/PROCEDURE REFERENCE**

- HR.1.5 Benefits policy
- HR.1.5.2 General Illness Leave procedure

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**PROCESSEDURE**