


POLICY

	Policy:	Disability Waiting Period Self Insurance Policy		
	Department:	CAO		
	Division:	Human Resources	By-Law No.:	2017-88
	Prepared For:	Michelle Rose	Approval Date:	September 11, 2017
			Pages:	3
	Replaces:	N/A		

INDEX

1. POLICY STATEMENT	PAGE 1
2. PURPOSE	PAGE 1
3. SCOPE	PAGE 1
4. DEFINITIONS	PAGE 2
5. INTERPRETATIONS	PAGE 2
6. GENERAL CONDITIONS	PAGE 2 and 3
7. RESPONSIBILITIES	PAGE 3
8. REFERENCES AND RELATED DOCUMENTS	PAGE 3

1. POLICY STATEMENT

- 1.1. The Corporation of the Town of Amherstburg is committed to providing employees with short term disability benefits with a seven day wait period for employees before disability benefit payments commence.

2. PURPOSE

- 2.1. This policy defines the way employees will be paid during the seven day wait period for disability benefit payments to commence.

3. SCOPE

- 3.1. This policy applies to full time non-union employees, full time IBEW unionized employees, and full time Police Services employees.
- 3.2. The policy does not apply to part-time employees.
- 3.3. This policy shall be reviewed every 5 years from the date it becomes effective, and/or sooner at the discretion of the Manager of Human Resources.

4. **DEFINITIONS**

- 4.1. **Accrual** for the purpose of this policy, accrual refers to an employee's accumulated sick time or vacation time.
- 4.2. **Council** refers to the current elected Council for the Corporation of the Town of Amherstburg. This includes, as an entirety, the Mayor, Deputy Mayor and Councillors.
- 4.3. **Manager** reports directly to a Director (or the CAO in some instances) and who is responsible for a department within a division of the Corporation, as defined on the Town's organizational structure.
- 4.4. **Police Services Employees** refers to any employee who qualifies for short term and long term disability benefits.
- 4.5. **Short Term Disability** provides benefit coverage when an employee becomes totally disabled.
- 4.6. **Top Up Pay** refers to the difference between the Short Term Disability coverage and the employee's base pay.
- 4.7. **Total Disability** for the purposes of Short Term Disability coverage, an employee is considered totally disabled while he/she is continuously unable due to an illness to do the essential duties of his/her own occupation.
- 4.8. **Town** is the Corporation of the Town of Amherstburg.
- 4.9. **Wait Period** refers to the seven day period of time before disability benefit payments commence.

5. **INTERPRETATIONS**

- 5.1. Any reference in this Policy to any statute or any section of a statute shall, unless expressly stated, be deemed to be reference to the statute as amended, restated or re-enacted from time to time. Any references to a By-law or Town policy shall be deemed to be a reference to the most recent passed policy or By-law and any replacements thereto.

6. **GENERAL CONDITIONS**

6.1. **Payment of Salary/Wages**

- 6.1.1. When an employee becomes totally disabled, the employee will be eligible for short term disability benefit payments after seven days of uninterrupted total disability or the first day the employee consulted a doctor, whichever is later. During the period of time before disability benefit payments commence (subject to

the approval of the disability claim by the insurer), the employee will be compensated his/her full weekly salary/wages as follows:

- 6.1.1.1. Week 1 – The Town will pay the employee by drawing from an accrual as per the collective agreement or policy, as the case may be, for which the employee belongs. If there is no accrual to draw from, the employee will be unpaid.
- 6.1.1.2. Following Week 1, the Town will self-insure payment to the employee until the commencement of disability benefit payments subject to the approval of the disability claim by the insurer. Upon the commencement of disability benefit payments from the insurer, the Town will 'Top Up' pay as per the collective agreement or policy, as the case may be, for which the employee belongs.

7. RESPONSIBILITIES

7.1. **Council** has the authority and responsibility to:

- 7.1.1. Approve funds in the budget to self-insure payments to employees until the disability benefit payments commence.

8. REFERENCES AND RELATED DOCUMENTS

- 8.1. Employee Benefits and Sick Leave policy
- 8.2. Sunlife Benefit Booklet Class A – Administration
- 8.3. Sunlife Benefit Booklet Class C – Police
- 8.4. Sunlife Benefit Booklet Class D – IBEW Union
- 8.5. IBEW Collective Agreement
- 8.6. Uniform Collective Agreement (Police)
- 8.7. Civilian Collective Agreement (Police)