

BENEFIT COVERAGE DURING A LEAVE OF ABSENCE

The following regulations are a condition of employment:

Group Insurance

Coverage is continued for up to 2 years for the following types of leaves:

- Maternity, paternity or adoptive leave
- Approved study
- Employment with the Federal Department of External Affairs
- Sabbatical leave
- Improvement of qualifications or educational leave

Coverage is continued for up to 1 year for the following leave:

- Deferred salary leave
- Personal leave

Coverage is continued indefinitely, for the duration of the leave for the following:

- Sick leave provided an employer/employee relationship continues to exist, but not past age 65
- Overseas teaching with the Department of National Defense

Exception: Coverage is terminated if an employee is on a personal leave and is employed in another occupation or leaves Canada/U.S.A.

Salary Continuance / Long Term Disability (L.T.D.)

Insurance must be continued for leave of absence for:

- Medical and DND for the full duration of leave
- Maternity, paternity and adoptive, personal leave, deferred salary leave plan, sabbatical, approved study and overseas teaching for up to two years

Exception: Coverage is terminated if an employee is on a personal leave and is employed in another occupation.

Short Term Disability (S.T.D.)

Insurance must be continued for leave of absence for:

- Maternity, paternity and adoptive, sabbatical, approved study and overseas teaching for up to 12 months
- Personal leave - coverage terminates

Blue Cross Dental - Teachers:

Coverage may be continued on an optional basis for all types of leave subject to the following conditions:

- Coverage must remain in force for the full duration of the leave
- Coverage must be maintained at the proper family status (single, couple or family)

Blue Cross Health

Insurance coverage for all types of leaves:

- Is maintained for one year on all leaves of absence except for medical and L.T.D.
- Terminates if you leave Canada for more than ninety days (employee advised to obtain personal travel coverage)

Exception: If you are on a medical leave of absence your coverage is maintained for the duration of the leave of absence until age 65.
If you are receiving L.T.D. benefits coverage is maintained until age 65.

Employer is responsible for employer's share of costs
Employee is responsible for employee's share of costs