

SALARY INSURANCE PLAN-IMPORTANT INFORMATION

The Salary Insurance Plan, provided for in the collective agreements, offers disabled employees benefits payable under said plan. Depending on employment status and respecting certain exceptions, a disabled employee may receive benefits corresponding to a percentage of his or her salary. The Salary Insurance Plan is a self-insurance plan. The employer assumes 100% of the risk. The employee does not pay any premiums for this benefit. The Salary Insurance Plan covers a maximum period of 104 continuous weeks. Upon expiry of the above-mentioned period, the employee, upon acceptance of his or her application, becomes an insured person under the long-term disability insurance plan as long as premiums have been made by the employee.

Eligibility for Salary Insurance Benefits

To be eligible for salary insurance benefits during a disability period, the employee must demonstrate that his or her medical condition meets the following three criteria:

- 1) The state of incapacity must result from an illness, accident, pregnancy complication or surgical procedure related to family planning;
- 2) The illness or accident necessitates medical care (medication, psychotherapy, etc.);
- 3) The disability must render the employee totally unable to perform the usual duties of his or her position, or any other similar position calling for comparable remuneration.

Exceptions

Certain exceptions apply as per the collective agreements. For example, any period of disability resulting from self-inflicted illness or injury on the part of the employee, alcoholism or drug addiction, shall not be recognized as a period of disability. Notwithstanding the foregoing, in the case of alcoholism or drug addiction, the period during which an employee is receiving treatment or medical care with a view to his or her rehabilitation shall be recognized as a period of disability.

Administration of the Salary Insurance Plan

The costs related to the Salary Insurance Plan are assumed in their entirety by the employer. In order to soundly manage said plan, the employer may, as would an insurer, require additional information, such as medical certificates, disability medical reports and in certain cases, a medical expertise in order to enable the employer to assess the eligibility of the claim as well as any extension of the absence. The Board or its designated authority must treat the medical certificates or examination results in a confidential manner.

Medical Certificates

Salary insurance benefits are conditional to the presentation, by the employee, of a valid medical certificate. The certificate must contain the following information:

- The nature of the disability (diagnosis)
- The nature of the treatments
- The duration of the disability

The employer will require the employee to complete disability medical reports during the disability period.

Medical Examination

Under certain circumstances, the Board may also require the employee concerned to undergo an examination in connection with any absence, or upon the employee's anticipated return to work, the Board may require him or her to submit to a medical examination in order to determine whether he or she is sufficiently recovered to resume his or her work.

Benefits

Waiting Period

The waiting period precedes the period in which salary insurance benefits commence. This period varies, according to the employee's collective agreement, between 5 to 7 working days. During this waiting period, the employee receives payment, in accordance with the total number of sick-leave days accumulated to his or her credit, of a benefit equal to the salary he or she would have received had he or she been at work.

First Year of Disability

Upon termination of the payment of the waiting period described above, the disabled employee shall receive payment of a benefit equal to a set percentage of his or her salary for a period of up to 52 weeks from the beginning of the period of disability.¹

Second Year of Disability

Upon expiry of the above-mentioned period of 52 weeks, the disabled employee shall receive payment of a benefit equal to a set percentage of his or her salary for an additional period of up to 52 weeks for a total period of 104 weeks.

Percentage of Benefits Payable Under The Salary Insurance Plan According to Category of Employment and Respective Collective Agreements.

	Teachers	Professionals	Support SEPB 576	Support FTQ (800)
Collective Agreements	5-10.15	7-1.31	5-3.31	5-3.31
Waiting Period	5 days	5 days	7 days	7 days
First Year Upon termination of the waiting period and for a period of up to 52 weeks	75%	85%	80 % for three months and 70% up to a maximum of 104 weeks	80 % for three months and 70% up to a maximum of 104 weeks
Second Year Upon expiry of the above 52 weeks and for an additional 52 weeks, up to a total maximum of 104 weeks	66 2/3%	66 2/3%	70%	70%

Progressive Return

During a disability period, upon the written recommendation of the attending physician, the Board and the employee, who is absent for at least 12 weeks, may agree on a period of a progressive return to work; the employee must be able to perform all of his or her usual duties according to the proportion agreed to. The duration of the progressive return shall not exceed 12 consecutive weeks and shall be followed by an immediate return to work on a full-time basis. This must be clearly stated on the Disability Medical Report. The period of disability already begun shall continue during the period of the progressive return to work. The preceding provisions shall not have the effect of extending the maximum number of weeks entitling him or her to salary insurance benefits.

Return to Work

It is imperative that you confirm your return to work in order to end salary insurance benefits and to resume regular salary payments.

Other Benefits

Every employee who receives disability benefits paid under a federal or provincial law (SAAQ, QPP, IVAC, etc.) must so inform the Board as soon as possible.

CNESST (Commission des normes, de l'équité, de la santé et de la sécurité du travail)

An employee who suffers a work accident, an employment injury or occupational disease is covered by the Act respecting industrial accidents and occupational diseases. ²

Employee's Assistance Program (EAP)

Strictly confidential: Telephone: 1-800-361-2433

Contact Information – Riverside School Board

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¹. Certain exceptions apply. See table
². (R.S.Q., c. A-3.001)