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Date: September 2018
To: Treasurers
From: ELCIC Group Services Inc. (GSI)
Re: Modifications to the Short-term Disability (STD) program

GSI believes that the STD program should be delivered in a caring and compassionate manner and have ongoing communication throughout the duration of the disability. As well, GSI is committed to minimizing stress associated with the STD application process for both the plan member and congregation/employer.

Starting October 1, 2018 GSI will be making a few adjustments to better meet these stated goals. The revised STD program will continue to provide income protection to ELCIC plan members in the event they are unable to work due to illness or injury and to support a safe, sustainable and early return-to-work that is effectively and medically supported. The changes to the STD program are designed to make it easier to implement and better able to support an employee's successful return to work.

The revised process is as follows:

First two weeks of absence

- salary continues as per the Sick Day Policy (see National Compensation Guidelines). Please contact GSI during this time, to advise us of the absence; if the absence is due to surgery, please advise GSI as soon as the date is known.
- Windley Ely, an independent claims management firm, will contact the plan member directly to determine the nature of the absence and follow up with forms tailored to support the STD claim.

Next 15 weeks of disability

- upon authorization from Windley Ely, GSI will calculate the disability pay amount
- the congregation/employer will continue salary at the confirmed disability pay
- GSI will reimburse the congregation/employer for the approved disability pay amount
- Windley Ely will confirm the return to work date and assist in setting up a gradual return to work plan if needed.

After 17 weeks

- if the plan member has been unable to return to work, Windley Ely will assist in the transition to a long term disability (LTD) claim with the Co-operators, starting well in advance of the 17 week period

Premiums

- Active plan members – there is no change to the premium calculation i.e. premiums for the STD benefits will continue to be paid by each congregation/employer within the Life & Disability bundle.
- Plan member approved for STD benefits – all I benefits premiums continue during the STD period.

- Plan member approved for LTD benefits – all benefit premiums cease when the member is approved. LTD disability payments will be made directly from Co-operators to the plan member and the congregation/employer should cease payroll (including premiums) after 17 weeks if the employee does not return to work.

The updated policy and procedures will be available on the GSI website on October 1st for easy access, along with program guides and checklists that will simplify the process. For plan members currently accessing STD benefits, their coverage and process will not change and they will remain supported within the current system.

We anticipate that the revised program will provide a higher standard of claims management with clear processes and emphasis on member interests and safe return to work.

As we implement these changes, we would ask that you help us remind plan members of their STD benefit and the ease with which it can be accessed. Our goal is to provide needed support and minimal income disruption in the event of a short-term disability. If there are any questions at all, please contact us.