

# ELCIC Group Benefits Plan Short-term Disability-Member Guide

## Benefit Information

GSI supports Plan Members in leading healthy lives and achieving financial security. As the ELCIC Group Benefits Plan sponsor, GSI has arranged a Short-term Disability (STD) program designed to reflect the caring and compassion of the ELCIC by:

- providing an income replacement plan for eligible disabled employees,
- minimizing the stress associated with the disability application process, and
- getting an employee back to work as quickly as possible, where medically appropriate, in an effort to live a full, healthy and productive life.

This document is designed to give you information about this important benefit and to ensure that you are supported through periods of illness or injury and to contribute to your safe and timely return-to-work.

The STD program aims to create an environment of wellness and engagement through awareness and acceptance of any health challenges. The program also aims to support health and wellness promotion and to have excellent attendance and engagement.

We invite you to refer to the Short-term Disability Policy for detailed information on the terms and conditions of the plan.

## Summary of the STD Benefit Plan

Benefit	<ul style="list-style-type: none"><li>• 70% of Salary Basis (salary and housing)</li><li>• Note: FMV of parsonage, book and travel allowance are all not included</li></ul>
Waiting Period	<ul style="list-style-type: none"><li>• first 14 consecutive calendar days of absence</li></ul>
Compensation	<ul style="list-style-type: none"><li>• income during the waiting period is provided under the Sick Leave Policy as described in the National Compensation Guidelines or your employer's corporate policy</li><li>• if you are absent more than 14 days and your claim is supported, STD Benefits will commence on the 15th consecutive day of absence.</li></ul>
Duration of STD Benefits	<ul style="list-style-type: none"><li>• 17 weeks (2 weeks waiting period under sick day policy then 15 weeks under national STD plan)</li></ul>
STD Claims Management	<ul style="list-style-type: none"><li>• provided by Windley Ely (independent disability management firm)</li></ul>



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# ELCIC Group Benefits Plan

## Short-term Disability-Member Guide

### Who does what? Disability management is a shared responsibility

Who Is Involved	Role
You	<ul style="list-style-type: none"> <li>• promptly advise the appropriate person , such as the Council Chair (or a designate) of your absence and probable duration</li> <li>• provide documented support for your absence, as required</li> <li>• make all necessary efforts to recover health and return-to-work</li> <li>• participate in the process as required</li> </ul>
Council Chair or designated person	<ul style="list-style-type: none"> <li>• maintain contact with you</li> <li>• ensure Treasurer continues to pay salary</li> <li>• collaborate with Windley Ely, as required</li> <li>• collaborate with GSI, as required</li> <li>• help support your return-to-work</li> </ul>
Windley Ely	<ul style="list-style-type: none"> <li>• assess and manage your STD claim</li> <li>• follow-up with you regularly</li> <li>• review medical information you submitted</li> <li>• provide advice to your congregation/employer and GSI</li> <li>• keep all parties informed of the situation</li> <li>• manage your return-to-work plan with your congregation/employer</li> <li>• assure the confidentiality of your medical information</li> </ul>

## ELCIC Group Benefits Plan Short-term Disability-Member Guide

### STD Checklist for Plan Members

Plan Member Responsibilities	Notes	Date Completed
Report absence to Council Chair (or designate) according to appropriate procedures		
Advise Council Chair (or designate) of expected return-to-work date		
Provide the required and requested information to Windley Ely to assess initial STD claim within the timeline specified		
Continue to seek medical advice and actively follow treatment recommendations		
Advise attending health care practitioner(s) that work accommodations are available from congregation/employer during recovery		
Maintain contact with Council Chair (or designate) and peers for appropriate updates		
Follow instructions and fulfill the requests of Windley Ely throughout the claim by providing the appropriate functional information		
Actively participate in seeking rehabilitation supports and accommodation opportunities to help the return-to-work process		
Follow the return-to-work plan as advised by Windley Ely and provide feedback to ensure success		

# ELCIC Group Benefits Plan

## Short-term Disability-Member Guide

### STD: Questions You May Have About Your Benefit

#### Who should I inform of my absence?

As soon as you know that you will be absent from work, whatever the duration of your absence, you must contact your Council Chair or other designated person so that he/she can support you and plan to manage your work during the absence. Please ensure that either they or you also contact GSI.

#### How do I submit a claim?

After your absence has been reported to GSI, Windley Ely will reach out to you to explain the STD program and answer your questions. They will also get preliminary information about your claim. They will then provide you with the forms that you and your doctor will need to complete.

When the documents are received, your claim submission will be assessed by Windley Ely, who will notify you and GSI of whether or not your claim is supported under the STD program.

#### How much will I receive?

The STD benefits benefit begins after the 14th day of absence. On approval of your claim, you will be paid 70% of your Salary Basis (salary and housing) for a maximum of 15 weeks.

#### How will my benefits be paid?

Your congregation/employer will pay your benefit amount according to your normal pay schedule, with the required statutory deductions. GSI will reimburse your congregation/employer for the benefit amount approved.

#### What happens to my benefits and accumulated service during my STD leave?

You remain on the group benefits plan and your vacation and seniority continue to accrue during your STD leave.

#### What happens to my pension contributions during my STD leave?

Your employer will withhold your 7% contribution on the actual earnings (i.e. your STD pay at 70%) and the congregation/employer will make the 8% contribution on the same earnings base.

#### Could my claim be refused or not supported?

Your claim may be declined under two circumstances:

- you do not provide the required information or documentation that medically justifies your absence;
- you do not meet the conditions stated in the STD Policy (see Requirements for Receiving STD Benefits).

#### What happens if my disability claim is not supported?

If you disagree with the decision on your claim, you may request a review (appeal) of Windley Ely's decision. The case manager will contact you to explain the appeal process. You will be required to submit new information to have your claim reviewed. The case manager will outline the requirements to you in a letter explaining why your claim was not supported.

If you do not request a review of Windley Ely's decision, or if they do not reconsider their decision after the appeal process, Windley Ely will contact your Council Chair or designate and will discuss return-to-work options with you.

## ELCIC Group Benefits Plan Short-term Disability-Member Guide

### **What if I require accommodation upon my return-to-work?**

If your claim is supported, and your level of functional abilities allows you to perform some meaningful and productive duties, your congregation/employer will do its best to accommodate you, based on the recommendations of your treatment team and the case manager. If accommodation is not possible, you will continue to receive STD benefits until you are ready to return to your regular position, or until you reach the maximum duration of the STD program (17 weeks from date of disability).

If accommodation is possible, you will return to modified work or gradual return-to-work, according to your physician's recommendations. Your pay will be adjusted to the situation. For example, if you return to work part-time, you will be paid 100% of your Salary Basis for the hours worked and 70% of your Salary Basis for the hours you are still on disability.

### **What happens if I come back to work and become ill or injured again?**

If, within 30 calendar days of your return-to-work, you suffer from a recurrence of the same disability, you will remain on the same STD claim. However, if you are absent because of the same disabling condition after the 30th day following your return-to-work, it will be considered a new STD claim, and you will be required to complete a new waiting period.

At any time, if you are absent for a new (unrelated) disability, you will begin a new STD claim.

### **What if I am absent for more than 17 weeks?**

If your disability lasts longer than 17 weeks, you may be eligible for long-term disability benefits from The Co-operators. The case manager for Windley Ely and The Co-operators will contact you before the end of your STD benefits to discuss the transition between short term and long-term disability. They may request additional information from you. Please refer to the GSI website for additional information on the long-term disability benefits.

### **More Questions?**

To learn more about this benefit, please read the full STD Policy. If you have more questions please call GSI.

### **Checklist**

We have provided a checklist on page 3, to assist you.