

Restrictions and Exclusions

- No benefits payable if the employee's disability caused by or results from:
 - Intentionally self-inflicted bodily injury or sickness, while sane or insane;
 - Participation in rebellion, riot or insurrection, war, whether war has been declared or not, or by full or part-time service in any armed forces;
 - Participation or attempt at participation in the commission of an offence under the Criminal code of Canada or a similar offence under the laws of any other county;
- No benefits paid to an employee who is on paid scheduled vacation or in receipt of payment for banked vacation time
- No benefits paid to an employee while he is or could be entitled to accumulated Sick Leave Credit under the Collective Agreement or EI Benefits or LTD Benefits for the equivalent fifteen week period
- No benefits payable during:
 - Engagement in any occupation, self-employment or business for remuneration or profit
 - During period in which Worksafe wage loss or pension benefits are paid due to the same cause as the Employee's Disability that led him to claim benefits
 - If a third party is responsible for the Employee's Disability that led to the current claim
 - Any period where LTD benefits are paid.

Exclusions

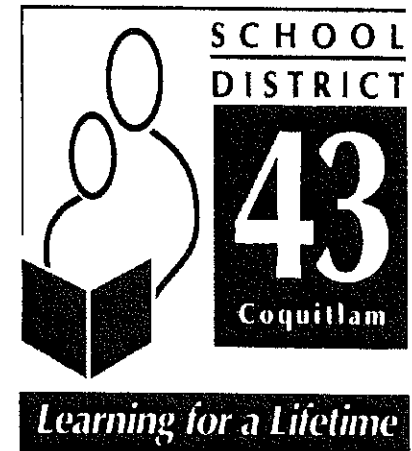
- Employee in receipt of Worksafe wage loss benefits that are due to a cause that is different than current disability
- Employee receives wage loss insurance payments previously purchased
- Employee receives investment income
- Employee receives pension income from previous employer (other than the Board)
- Employee receives rehabilitative income approved by Sick Leave Trust Committee

If an employee receives funds from any source other than the accepted forms of income while on Benefits, the Employee shall reimburse the Plan for the full amount of the Benefits paid while the Employee was receiving the other funds.

The material contained in this brochure is provided for general information purposes only. It is not a substitute for the official documentation. In the event that there is a discrepancy between this and the Sick Leave Trust Plan Text, the Sick Leave Plan Text will prevail.



School District 43 (Coquitlam)



SICK LEAVE TRUST PLAN

**Sick Leave Trust Benefit Plan
established in 1966 pursuant
to the Terms of a Collective
Agreement between the
Union and the School Board
District 43 (the "Board")**

**For More Information Contact:
Human Resources Department by
email @
humanresourcesupport@sd43.bc.ca**

Sick Leave Trust Benefit Plan.....

Purpose:

The purpose of the Plan is to provide short-term disability benefits to members of the CUPE Local 561 who have been denied Long Term Disability but who are considered disabled as defined in the Plan Text and who are also in receipt of disability benefits payable pursuant to the Canada Pension Plan. The plan also serves as a default program for Group Health Benefits and Pension Coverage.

Coverage

Eligibility for Coverage

- Actively employed
- 60 months of continuous contributions to the Plan
- Satisfied elimination period of 120 calendar days
- Exhausted all sick time
- Utilized EI Benefit or the LTD benefit
- Completed Sick Leave Trust benefits package returned to Sick Leave Trust Committee within forty-five (45) day time limit
- Applied for CPP Benefits within six (6) months of employee's exhaustion of accumulated sick leave credit.
- Submits CPP Disability acceptance
- Employee has received all vacation and banked overtime pay that is owing
- Received approval from Sick Leave Trust Committee

Benefits

- Effective September 1, 2014 Core Long Term Disability Program will be the 1st payor for current and future Sick Leave Trust Recipients
- To access your sick bank all employees **must** follow the Core Long Term Disability Program guidelines
- Sick Leave Trust Plan remains as a default program for Group Health Benefits and Pension Coverage
- Sick Leave Trust available for those employees who have been denied or terminated from Core Long Term Disability benefits but meet the Sick leave Trust Plan criteria.

Benefit Payments

- LTD 1st payor. Current monthly amount paid by LTD is 66.67% of employees average of 12 month earnings prior to disability to a maximum benefit of \$10,000.000 a month
- Payments are made from LTD at the end of each month
- Sick Leave Trust maintains Group Health Coverage for those employees who have maintained their coverage
- Pension deductions continue on a bi-weekly basis
- Employee's with full Sick Leave Trust Benefits receive bi-weekly payments @ 62% of their pre-disability earnings less CPP Disability benefit

Maximum Benefit Period

- Maximum benefit period for 12 month employee – 60 months (if employee receives LTD benefits the 60 months will commence with the LTD payment date)
- Maximum benefit period for 10 month employee – 50 months (if employee receives LTD benefits the 50 months will commence with LTD payment).

Cessation of Benefits

- Employee ceases to be disabled
- Employee reaches the end of his maximum benefit period
- The end of the month in which the Employee reaches 65th birthday
- Employee ceases to comply with the terms of the Plan
- Employee ceases to receive CPP Disability benefits
- Employee receives pension sponsored by the Board
- Employee terminates employment
- Employee Dies
- Employee fails to pursue third party who may have caused Disability