

# OHA Benefit Plans

Hospitals of Ontario Disability Income Plan (1980)

## SICK PAY BENEFIT

If you are a regular full-time employee with three months' service or more, and are absent from work due to total disability, excluding compensable accidents such as those covered by Workmen's Compensation, you are eligible for sick pay benefits which are fully paid by the hospital as follows:

### Duration of benefits

Benefits are paid for up to 15 weeks or 75 working days based on a normal five day work week.

### Rate of sick pay income

The amount of sick pay income you will receive will be determined by the length of continuous service up to the first day of absence according to the following schedule:

#### 3 months to 1 year of service

66 2/3% of regular pay

#### 1 year of service but less than 2

70% of regular pay

#### 2 years of service but less than 3

80% of regular pay

#### 3 years of service but less than 4

90% of regular pay

#### 4 years of service or over

100% of regular pay

### Waiting period

There is no waiting period for the first three periods of total disability in a calendar year. No benefit is payable for the first two days of absence for the fourth and subsequent periods of total disability in a calendar year. One period of total disability may include more than one absence, provided that such absences are from the same cause of total disability and are separated by a period of less than three weeks.

The Hospitals of Ontario Disability Income Plan consists of two periods of benefits, the Sick Pay Benefit and the Long Term Disability Benefit. These cover the periods before and after the payment of disability benefits by the Unemployment Insurance Commission.

For the purposes of the Sick Pay Benefit and the Long Term Disability Benefit, "total disability" and "totally disabled" mean, during the first 104 weeks you are absent from work, that you are unable to perform the regular duties pertaining to your occupation due to injury or illness and that you are not engaged in any gainful occupation. After 104 weeks, you must be prevented, by injury or illness, from engaging in any gainful occupation for which you are or may become fitted by training, education or experience.

### Reinstatement of benefit

When you return from an absence and work full-time continuously for three weeks, your benefit period of 15 weeks is reinstated in full. If you are absent from work again due to total disability for the same or a related cause or before you have completed three weeks of full-time employment, the balance of your original sick pay benefit will apply. However, if your subsequent absence is due to a different illness unrelated to the initial one, the full 15-week benefit period will apply even if the absence due to the second illness occurs within three weeks following your return to work.

### Proof of disability

Proof of your total disability satisfactory to your employer such as a doctor's certificate is required for absences of three days' duration or over, and is subject to a periodic review thereafter. However, such proof may be required at any time in order for you to qualify for benefits.

### Unemployment insurance benefits

Sick Pay coverage from the 16th to 30th week of total disability is provided by the Unemployment Sick Pay Benefit available through your local U.I.C. office. Note that the two-week waiting period under U.I.C. rules is waived.

## LONG TERM DISABILITY BENEFIT

### Effective date of insurance

The effective date of your Long Term Disability Insurance will be the day you have completed one year of service providing you have been actively at work on a full-time basis for at least the seven immediately preceding consecutive working days. If you were absent from work on this day, the effective date of your insurance will be the day you have completed seven consecutive working days following your return to work.

However, if you were insured by one hospital participating in HOODIP when terminating employment, and are re-employed at another within six months, you are eligible to become insured on your re-employment date.

### The amount payable

The amount you will receive will vary with your service up to the first day of absence, according to the following schedule:

#### 1 – 9 years of service

60% of regular pay

#### 10 – 19 years of service

65% of regular pay

#### 20 – 29 years of service

70% of regular pay

#### 30 or over years of service

75% of regular pay

less the amount of disability payments which are available to you under any other plan towards which your employer contributes, such as Workmen's Compensation, Canada Pension Plan (primary benefit) or your employer's pension plan. In any event, the minimum monthly payment is \$50.

### When benefits are payable

Long Term Disability Benefits are payable when you have become totally disabled as a result of injury or illness and have remained totally disabled for 30 weeks.

These benefits are payable until you cease to be totally disabled, or your 65th birthday, whichever first occurs. If you qualify for Long Term Disability Benefits after you reach age 64 and before age 65, benefits will be payable for 12 months or to the date of your recovery, if earlier.

### Recurrent disability

Recurrence of total disability will be considered one period unless the total disabilities are separated by at least three months of full-time work. If a recurrence occurs within three months, benefit payments will resume immediately.

### Rehabilitation benefit

While you are disabled and as your condition improves, you may be able to work part-time or take on a less demanding job as part of your rehabilitation program approved by Desjardins Financial Security Life Assurance Company (DFS). During your rehabilitation, you will receive your regular monthly disability benefit less 50% of the monthly earnings which you receive from your rehabilitative employment. For further details, contact the Disability Claims Department of DFS.

### Waiver of premium

Premiums for this Plan will be waived during the period for which Long Term Disability Benefits are payable.

### Exclusions

All total disabilities are covered provided that you are under the care of a medical doctor, except injury or illness resulting from commission by you of a criminal offence, engagement in an illegal occupation, wilfully self-inflicted injury, or war.

This pamphlet has been written in an attempt to provide a broad understanding of the Plan. Full details of the Long Term Disability Benefit are contained in the Group Policy issued to the Ontario Hospital Association by DFS and it is that policy which will be used to evaluate all claims. A copy of the Group Policy is available for inspection in the offices of each participating hospital.