



COUNTY OF ST. PAUL NO. 19

BALANCING RURAL HERITAGE WITH A DIVERSE ECONOMY

POLICY OBJECTIVE:

The County of St. Paul values the health and well-being of its employees and desires to provide our full-time permanent and seasonal municipal employees who are unable to work as a result of an extended illness, injury, or disability, with short-term disability benefits.

POLICY STATEMENT:

A) GENERAL MATTERS:

- 1) The County will engage the services of a third party disability management firm that specializes in disability management to assist with the management of short-term disability claims. This company may change from time to time.

B) SHORT-TERM DISABILITY BENEFIT:

- 1) *Short-term disability* is defined as a sickness, injury, disability, or quarantine restriction that causes the employee to be absent from work for more than five (5) working days. Employees will be considered disabled as long as they are continuously unable to perform the essential duties of their own occupation as a result of a non-work related sickness or injury.
- 2) If an employee becomes disabled due to a non-work related accident or sickness, they are eligible starting on the first day of the sickness or injury if you are hospitalized. Hospitalization is defined as being confined to a legally licensed hospital for at least twenty-four (24), or if you require surgery performed in a legally licensed hospital, but are not required to stay over night.
- 3) If an employee becomes unable to perform their work due to a non-work related accident or sickness and does not require hospitalization, the

employee will be eligible for the benefit starting on the sixth (6th) working day following their last day at work.

- 4) For the first five (5) days of a non-work related accident or sickness, employees will use sick day benefits in accordance with Policy HR-29.
- 5) All permanent full-time and seasonal municipal employees who work a minimum of thirty hours a week and have completed their probationary period and are under seventy (70) years of age are eligible for short-term disability benefits.
- 6) Employees eligible for short-term disability coverage are entitled to 100% of their regular earnings. For the purposes of this benefit calculation, only gross annual earnings will be used. Bonuses, expense allowances, and overtime pay are excluded.
- 7) Short-term disability benefits are taxable, insurable, and pensionable.
- 8) Vacation time will accrue at the regular rate that the employee is entitled to based on their years of service.
- 9) The maximum benefit period that you can receive short-term disability benefits is ninety (90) calendar days. Following the initial ninety (90) calendar day period, employees will be required to seek other forms of compensation including long-term disability or unemployment insurance.
- 10) The Short-term disability benefit terminates immediately when any of the following events occur:
 - a) The date the maximum benefit period is reached;
 - b) The date the employee is no longer disabled or sick;
 - c) The date the employee starts active employment, except in rehabilitative employment as approved in writing in advance by the Chief Administrative Officer;
 - d) The date the employee fails to provide satisfactory evidence to the County's third party disability management firm that they are still disabled or sick;
 - e) The date that an employee refuses to participate in any rehabilitation assessment, program, or employment when required to do so;

- f) The date that an employee stops receiving regular and/or appropriate medical treatment by a physician or surgeon;
- g) The date that an employee retires; or
- h) The date that an employee dies.

11) If an employee has a sickness or disability for which the County paid short-term disability benefits and the condition reoccurs again due to the same sickness or related causes, the County will consider it a continuation of your previous disability if it occurs within two weeks of the end of the employee's previous disability. The benefits will be based on the employee's coverage as it existed on the original date of disability and will be paid up until the end of the maximum benefit period. The employee must remain employed with the County when the sickness or disability reoccurs.

C) INELIGIBILITY:

- 1) Short-term disability benefits are not payable for sicknesses or disabilities occurring in the following situations:
- If an employee receives or is entitled to a benefit under Workers' Compensation or any similar law
 - If the employee is on a leave of absence, however if an employee is still sick or disabled on their scheduled date of return to active full-time work, they will become eligible for short-term disability benefits
 - As a result of alcohol or drug abuse unless you are participating in an approved treatment program
 - Any period of disability where you are incarcerated; or
 - If an employee is not under the care of a licensed physician or surgeon
 - If the employee is on pregnancy leave in accordance with federal or provincial laws
 - The employee has requested pregnancy leave
 - If you are claiming benefits that are payable under Canada's Employment Insurance Act

D) CLAIMING THE BENEFIT:

- 1) Employees will receive a form made available by the County of St. Paul and the following will be required:
- Employee completes employee section
 - The employer completes employer section
 - Doctor completes medical section

- 2) The claim must be submitted to the third party disability management firm within ten (10) business days of the date that you become totally disabled. All parts of the application must be fully completed to avoid any delays in processing your claim. There will be no disruption in the transition from regular pay to the short-term disability benefit provided the third party receives all information within ten (10) business days.
- 3) The third party disability management firm will review medical information and the County will make their decision based on this review and if approved, the County will start short-term disability benefits on the next scheduled payroll run.

E) DENIAL OF CLAIM:

- 1) If information provided does not support a total disability or the third party disability management firm does not receive any information and cannot reach you after three (3) attempts on three (3) different days, recommendation to deny the claim will be made to the County of St. Paul.
- 2) If your application for short-term disability is declined, you can appeal this decision by submitting new and current medical information to the third party disability management firm. This new medical information must address the rationale for your previous denial. New information must be introduced within thirty (30) days of the denial of your claim.

F) SUBROGATION:

- 1) If your disability is the result of an accident or other cause for which a third party is wholly or partially responsible, you have an obligation to take all necessary steps to recover compensation for the cost of the total amount of benefits you receive under this short-term disability plan.
- 2) You must inform the third party disability management firm of any claim against a third party and enter into a reimbursement agreement with the County to refund any award of damages. The County deems any awards or damages to be a duplication of the total amount of benefits received under this Policy.