



## COUNTY OF ST. PAUL NO. 19

### BALANCING RURAL HERITAGE WITH A DIVERSE ECONOMY

#### **POLICY OBJECTIVE:**

The County of St. Paul fully supports in principle that employees be treated fairly and in a consistent manner related to lengthy absences from the workplace due to illness or injury. It is also vital that the County places reasonable limits on its requirements to maintain an employment relationship with employees who will be unable to carry out their duties for a substantial period of time.

The County wishes to establish guidelines pertaining to Long-term Disability insurance provided to the County's employees. Long-term Disability benefits are provided and administered by a 3<sup>rd</sup> party provider. Specific details regarding the benefit can be found in the Benefit Booklet of the benefit provider, which is available from the Administration Office.

#### **POLICY STATEMENT:**

##### **A) EMPLOYEE RESPONSIBILITIES**

- 1) Employees must cooperate with the County, physicians, and any third party adjudicator who has been retained to administer a claim for Long-term disability.

##### **B) GENERAL GUIDELINES**

- 1) To be eligible for this benefit, employees must be employed by the County of St. Paul on a full-time basis.
- 2) The elimination period for Long-term disability is ninety (90) days, which equates to roughly sixty-five (65) working days.
- 3) Long-term disability will provide employees with income replacement of 70% of their monthly earnings, to the maximums outlined in the Benefit Booklet. The long-term disability benefit is taxable.

- 4) While receiving long-term disability benefits, the premium payments for long-term disability, life insurances, and accidental death and dismemberment are waived by the provider.
- 5) The County will continue to pay the premiums, for the following benefits, for a period of two years from the date that the employee started receiving long-term disability:
  - Extended Health
  - Dental
  - Employee Assistance Program
  - Health and Wellness Spending Accounts
- 6) The following optional benefits may continue at the discretion of the employee for a period of two years from the date that the employee started receiving long-term disability:
  - Voluntary Life Insurance
  - Voluntary Critical Illness Insurance
  - Voluntary Accident Insurance
- 7) The employee must provide the County with post-dated cheques to cover payment of optional benefits for coverage to continue.
- 8) The Local Authorities Pension Plan (LAPP) benefits will cease while an employee is on long-term disability. When an employee returns to work, LAPP service time may be costed for purchase.
- 9) **Employees will cease to accrue vacation upon the commencement of long-term disability coverage.**
- 10) Long-term disability benefits will cease at the age of sixty-five (65). For further exclusions refer to the Benefits Booklet.
- 11) The Chief Administrative Officer will review circumstances of an employee who is away from work for two full years on long-term disability and may terminate the employee at their discretion.
- 12) Employees are not eligible for long-term disability benefits if they are absent because of an injury that is covered by Workers' Compensation and they qualify for benefits or if they were injured while working for another employer.

- 13) No employee while receiving long-term disability is eligible for a cost of living allowance (COLA) or merit pay adjustment. Implementation of a COLA increase will occur when the employee returns to their full-time regular duties and will not be retroactive. Merit increments may be considered based on performance and time in the position, prior to the absence, but will not be retroactive.

