

Illness and Disability

Types of Leave for Illness and Disability

Incidental Sick Leave: This is time away from work for occasional and short-term illnesses. You are obligated to report incidental sick days to your unit head or director. If incidental absences from work are required owing to a temporary or permanent disability, you will trigger the accommodation policy and procedures, which are managed by the Return-to-Work Office.

Sick Leave (Short-Term Disability): Queen's has a very generous short-term disability benefit in which your full pay and benefits can continue for up to 180 days. You are considered to be on sick leave (and thus qualify for long-term disability (LTD)) if you are working less than 60% of your normal workload. This 6-month period is the qualifying period for LTD, which is provided by Great West Life.

You have LTD coverage as long as you opted to pay for it when you were first employed by Queen's (you will see the deductions on your pay stub). If you don't have LTD, Queen's is not obligated to pay for sick leave beyond 180 days. You would then apply for a leave of absence from work and for federal disability insurance.

Queen's can request, and you must cooperate in providing, medical documentation to substantiate your leave. They may require specialist assessment, not just notes from the family doctor, for longer leaves. This

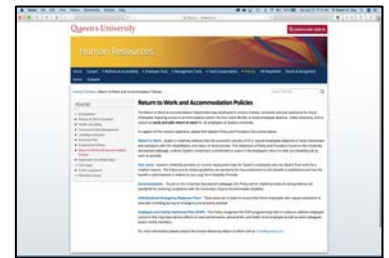
information is handled by the Return-to-Work Office, and specifics around diagnosis are not shared beyond that office, though prognosis restrictions and limitations may be shared in order to assess appropriate accommodations.

Long-Term Disability: At about the halfway point of the sick leave (i.e., 90 days), Queen's will send you a package to apply for LTD. Great West Life has its own standards of proof, and will expect you to have your medical caregivers complete detailed forms about your illness, activity or work restrictions, diagnosis, prognosis, and treatment plan. This information will be treated as confidential and is not shared with the employer during the application phase. The employer is kept updated about the status of your application. If you do not make application and run out of sick leave without being able to return to work, Queen's can stop your pay and benefits, and place you on unpaid leave, so this application should not be considered optional if your sick leave is of long duration (i.e., 3 months or longer).

If you qualify for LTD, Great West Life will take over managing your leave and will pay your salary. You will be assigned a case worker who will keep in touch with you and your medical caregivers to determine prognosis for return to work. Queen's will be kept apprised of prognosis and any likely accommodations that you will require to return to work.

ON THE WEB

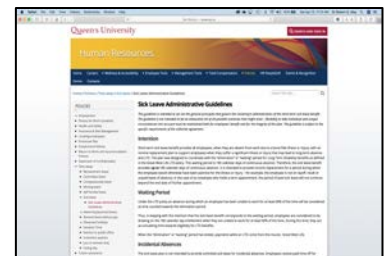
Queen's University's policies on sick leave, return to work, and accommodation can be found on the Human Resources Web site, here:



<http://www.queensu.ca/humanresources/policies/return-work-and-accommodation-policies>

Following the links on this page will take you to specific policies and procedures.

Queen's University's guidelines for sick leave are also on the Human Resources Web site, here:



<http://www.queensu.ca/humanresources/policies/time-away/sick-leave/sick-leave-administrative-guidelines>

If you become well enough for full or partial return to work, Great West Life will work with the Return-to-Work Office at Queen's, and with you and your head or director, to determine how your return can be accommodated. Accommodation requires flexibility and a good-faith effort by both employer and employee to find a solution that works.

If you become ill again for the same reasons within 6 months of returning to work, you will not revert to sick leave, but will apply to have LTD reinstated.

There is a formula for calculating how much LTD you are entitled to if fully disabled from working:

- 68% of the first \$1,000 of monthly earnings, plus
- 60% of the next \$833.33 of monthly earnings, plus
- 50% of monthly earnings in excess of \$1,833.33.
- Monthly LTD payments are capped at \$5,000

Since this is a fully employee-paid benefit, LTD payments are tax free, but with the cap at \$5,000, only earnings up to \$113,680 per annum are fully insured. There are options to continue to have your extended medical benefits and pension

payments made by the employer while on LTD.

Our LTD plan insures your earnings (as calculated above) for 3 years if you cannot return to your own occupation during that time, and can be extended beyond that period if you remain unable to return to any occupation. These are called the "own" or "any occupation" periods.

LTD ceases if you are terminated from Queen's. It also ceases when you turn 65 and can collect your pension instead.

13 April 2019