

WHEN YOUR COVERAGE TERMINATES

Your participation in this Plan terminates on the earliest of the date:

- you terminate employment, retire or die
- you transfer to a group not covered by the Plan
- the Plan terminates or your employer terminates participation in the Plan.

If you are Totally Disabled on the date your participation terminates, you will remain entitled to a benefit subject to the terms and conditions of the Plan.

UNEMPLOYMENT INSURANCE BENEFITS

Sick pay coverage from the 16th to 30th weeks of Total Disability is provided by the Unemployment Insurance Illness Benefit available through your local Canada Employment and Immigration Commission office. The two week Waiting Period under Unemployment Insurance rules is waived.

DEFINITIONS

Actively at Work and Active Work

At work and able to perform all the regular duties of your occupation for one full working day or shift.

Service

A period of unbroken employment with your employer including:

- vacation days and holidays granted
- approved leaves of absence

Date of Disability

The first day of regularly scheduled employment for which you cannot report due to injury or illness.

Participating Employer

An employer that is a member of the Ontario Hospital Association and participates in any OHA-sponsored plan insured by Clarica and participates in HOODIP.

Total Disability and Totally Disabled

Unable, due to injury or illness, to perform the regular duties pertaining to the occupation in which you participated immediately before becoming disabled.

HOSPITALS OF ONTARIO DISABILITY INCOME PLAN HOODIP

Part A Sick Pay Benefit Information for Full-Time Employees

Sponsored by
Ontario Hospital Association (OHA)

Provided by
Your Employer

August 1992



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INTRODUCTION

The Ontario Hospital Association (OHA) established the Hospitals of Ontario Disability Income Plan (HOODIP) in 1968 to provide uniform disability income benefits for employees of Participating Employers. The Plan provides two periods of benefits: Sick Pay and Long Term Disability. These cover the periods before and after the disability benefits paid by the Canada Employment and Immigration Commission. This pamphlet describes the Sick Pay Benefit. Be sure to read the pamphlet on the Long Term Disability benefit too.

PLAN HIGHLIGHTS

Comprehensive Coverage

- During the first 15 weeks of disability, the employer pays up to 100 per cent of earnings.

- Sick pay benefits from the 16th to 30th week of disability are provided by the Canada Employment and Immigration Commission.

- After the 30th week, Long Term Disability benefits of up to 75 per cent of earnings are provided by the Plan until the employee reaches age 65, or for life in some cases. (see Long Term Disability Insurance pamphlet).

No Limits on Pre-existing Conditions
Employees who have completed three months of Service are eligible for coverage regardless of any pre-existing medical conditions.

ELIGIBILITY FOR SICK PAY

If you become Totally Disabled as a result of illness or injury, excluding compensable accidents such as those covered by Workers' Compensation, you will receive sick pay benefits that are paid by your employer. You are eligible for sick pay benefits after you complete three months of Service following your first day of Active Work.

AMOUNT OF SICK PAY

The amount of your sick pay will be determined by the length of your Service with your current employer, up to your date of disability, according to the following Service schedule:

- at least 3 months 66⅔% of regular earnings
- at least 1 year 70% of regular earnings
- at least 2 years 80% of regular earnings
- at least 3 years 90% of regular earnings
- at least 4 years 100% of regular earnings

(Regular earnings are those in effect on the last day you are Actively at Work.)

The amount you receive will be the greater of:

- the sick pay benefit stated above
- 60% of your insurable earnings, as defined by the Canada Employment and Immigration Commission.

QUALIFYING PERIOD

The qualifying period is the period of disability before sick pay benefits commence. There is no qualifying period for the first three periods of Total Disability in a calendar year.

No benefit is payable for the first two days of absence in the fourth and subsequent periods of Total Disability in a calendar year. A period of Total Disability may include more than one absence if such absences are from the same or related cause and are separated by a period of less than three weeks.

PAYMENT OF BENEFIT

The sick pay benefit is paid by your employer through salary continuance following the expiration of the qualifying period.

DURATION OF BENEFITS

Benefits are payable for up to 15 calendar weeks based on a normal five-day work week. After that, benefits are granted by the Canada Employment and Immigration Commission for the next 15 calendar weeks.

RECURRENCE OF DISABILITY

When you return from an absence due to a Total Disability and work for three continuous weeks, your benefit period of 15 calendar weeks will be reinstated in full. However, if within three regular work weeks following your return to work you are disabled from the same or a related cause, only the remainder of the 15 calendar week benefit period will apply.

If within three regular work weeks following your return to work you become disabled from an unrelated cause of injury or illness, your benefit period will be reinstated in full. However, if you remain absent from work and you become further disabled (due to a related or unrelated cause of injury/illness) the 15 calendar week benefit period will not be reinstated.

If you return to work on an approved modified work program, you are not considered to be Actively at Work. The time spent doing modified work continues to count toward the expiry of the 15 week benefit period and does not cause it to be reinstated.

EXCLUSIONS

You are not considered to be Totally Disabled unless you are under the active and continuous care of a physician and are following the treatment prescribed by the physician for that disability. Sick pay benefits are not payable in respect of disability resulting from:

- intentionally self-inflicted injuries
- civil disorder or war
- committing or attempting to commit a criminal offense, excluding operating a vehicle while your blood contains more than 80 milligrams of alcohol per 100 millilitres of blood.

Sick pay benefits are generally not payable for loss of income due to optional medical procedures, such as those not covered by the Ontario Hospital Insurance Plan (OHIP).

PROOF OF DISABILITY

Proof of Total Disability, such as a doctor's certificate, that is satisfactory to your employer, is required if you are absent for three days or more, and is subject to a periodic review thereafter. Such proof may also be required at any time in order for you to qualify for benefits.

LEAVES OF ABSENCE

No benefit is payable during leaves of absence.

If you become Totally Disabled prior to a pregnancy or parental leave of absence, the leave will commence on the earliest of:

- the agreed upon leave date
- the date of birth of the child
- the adoption date.

If you become Totally Disabled while on a leave of absence and are unable to return to work, you will be considered to be Totally Disabled on the date you are scheduled to return to work.

DISPUTES

If you dispute an aspect of the sick pay benefit, you may appeal to your employer in writing. You will be responsible for any costs involved in making the appeal, including the cost of obtaining medical evidence.

If you are refused sick pay due to insufficient medical evidence, you may appeal with submission of further medical evidence. If you appeal without submitting further evidence, you must bring forward existing evidence that warrants further consideration.

Your employer is responsible for all aspects of responding to your appeal, including costs.