SICK LEAVE, SALARY INSURANCE, LONG-TERM DISABILITY INSURANCE

SICK LEAVE

Moneyable Days
Teachers receive 6 days each school year to cover illnesses during that school year. Unused days are moneyable at the end of each year. Days accumulated under previous collective agreements (i.e., prior to 2016/2017) are moneyable upon resignation or retirement, at the salary rate applicable then.

New Teachers
Any teacher who signs a new full-time contract receives the 6 new days referred to above plus an extra 6 non-moneyable days. These non-moneyable days are banked for use during a year when the total of all moneyable days gets used up. Teachers signing part-time contracts receive the appropriate proportion of the 6 new and 6 non-moneyable days. Unused moneyable days get paid at the end of the year.

Use of the Bank of Days
One day is removed from the sick-leave bank of days at the rate of I day per working day missed, **up to a maximum of 5 days for any one period of illness**. If a teacher runs out of sick-leave days during a school year and can no longer cover the first 5 days of a subsequent illness, then either unused days accumulated under previous collective agreements will be used or, if none, the teacher loses salary for the days that cannot be covered.

SALARY INSURANCE
Starting on day 6 of a period of illness, a teacher no longer uses up his/her bank of days, since s/he automatically receives 75% of salary by virtue of the salary insurance provisions of our collective agreement. Medical evidence is always required by the Board as of this point. The 75% salary coverage continues for up to 52 weeks after the first day of illness, provided satisfactory medical evidence can continue to be supplied.

As of the 53rd week of a period of illness, a teacher starts to receive 66 2/3% of salary, instead of 75%. The 66 2/3% coverage continues for up to another 52 weeks, provided satisfactory medical evidence can be supplied.

After 104 weeks of a period of illness, there is no further salary insurance provided through the collective agreement, unless the teacher is covered by the Industrial Alliance long-term disability salary insurance that takes over at that point. (see next page)

Definition of a Period of Illness
A succession of absences without the teacher ever returning to work for at least 8 consecutive days of actual full-time work or availability for full-time work is considered automatically to be one period of illness.

For example, if a teacher is away for 12 days (and therefore starts to receive 75% of salary as of day 6), then returns to work for **7 days** and then is away again for 3 more days, the 3 days of the second absence would be considered as days 13, 14 and 15 of the same period of illness as the earlier absence, because the teacher has not returned to work for at least 8 days. S/he would get 75% of salary for the latter 3 days and no additional days would be deducted from the sick leave bank of days. This is usually an advantage for the teacher.

If, however, that teacher had been away for 12 days, had then returned to work for **8 days** and then had been away again for 3 more days, the 3 days of the second absence would be considered as days 1, 2 and 3 of a new period of illness (even if the absences were really related), because the teacher had returned to work for the requisite 8 days. The latter 3 days would have to be covered by the teacher's bank of days. In the case where an absence exceeds 3 working months, then the teacher must return to work for at least 35 consecutive days of actual full-time work or availability for full-time work in order for that period of illness to be considered as terminated for salary insurance purposes.

Related or Unrelated Illness

On the absentee form teachers are asked to fill out upon their return to work, a teacher may **choose** to have the absences considered as **unrelated** by ticking the appropriate box. It is usually a **disadvantage** to the teacher to do so, since more days are then deducted from the teacher's bank of days. It is almost always better to leave the box blank, unless the teacher has a large bank of non-moneyable days which are being used up, thereby giving 100% salary instead of 75%.

LONG-TERM DISABILITY INSURANCE

Salary insurance is available to cover absences of longer than 2 years' duration (the first 2 years being covered as explained above). This is compulsory insurance, except in certain cases listed below. The yearly cost is 1.5274% (2021) of annual salary (including 9% tax).

Elimination Period and Duration of Protection

Industrial Alliance benefits will commence after the end of benefits provided under the Collective Agreement (104 weeks) and are payable monthly until the member's 65th birthday or until he/she is eligible for a pension of 78% of his/her salary, whichever occurs first.

Amount of Protection

Subject to the coordination of this insurance with other revenues, the benefit payable is fifty percent (50%) of the gross salary or ninety percent (90%) of the net salary (whichever is lower), as determined at the onset of the disability. This benefit is **non-taxable**.

Indexation of Benefits

The benefit is indexed annually to the cost of living up to 3% maximum, computed as at October 31st, and coming into effect on the following January 1st.

Definition of Disability

A state of incapacity resulting from sickness, including a surgical procedure directly relating to family planning, an accident or complication of pregnancy, requiring medical care and which, during the first 48 months of disability, completely prevents the protected employee from carrying out the normal duties of her or his employment or any comparable employment with similar remuneration offered to her or him by the employer and, after the first 48 months of disability, completely prevents the protected employee from carrying out any remunerative work for which she or he is reasonably prepared as a result of her or his education, training and experience and this, without regard to the availability of employment.

Possibility of Withdrawal from the Compulsory Long-Term Disability Insurance Plan

A teacher who fulfills one of the following conditions may be exempt from this compulsory insurance:

- he/she participates in the RREGOP and is 53 years old or over; or
- he/she is under part-time contract.

A teacher who wishes to exercise his/her right to withdraw from the compulsory long-term disability insurance must complete the appropriate form through the EMSB.