



Short Term Disability Administrative Guide

January 2019

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The Manitoba Teachers Society Short Term Disability Benefits Plan

Foreword

The descriptions and instructions on the following pages have been prepared as a guide to be followed in the administration of The Manitoba Teachers Society Short Term Disability Benefits Plan. These instructions should not be construed as changing or extending any of the benefits of the Plan.

For any assistance you may require in administering this Plan please contact:

Manitoba Teachers' Society Disability Benefits Plans
101 – 2639 Portage Avenue
Winnipeg, MB R3J 0P7
Tel: 204-957-5330 or toll free at 1-866-504-9373
Fax: 204-957-5347 or toll free at 1-866-216-9014
Email: info@mbteach.org
www.mbteach.org

Objective of the Plan

The Plan is dedicated to assisting eligible members through periods of disability in a manner that will attempt to assure, in a consultative approach, to assist the eligible members, when possible, to return to work, while providing the disabled member with the financial security at a cost that is reasonable to the premium-paying member.

SECTION 1 - Eligibility/Enrollment Requirements

Eligibility and enrollment requirements vary by classification of employee. In addition, those employee classifications that are included for coverage vary by school division. If you are unsure which employee groups are insured in your school division, please refer to Section 8 of this document for a complete listing of Eligible Employee Groups by division. If additional clarification is required please contact:

Ralph Ramore, DBP/EAP Administrator at 204-957-5330

or

Glen Anderson, Staff Officer – Benefits at 204-888-7691.

For Teachers

In order to be eligible to enroll in this plan, a teacher must satisfy the following condition:

1. The teacher must be signed to a limited or general term contract. Substitute teachers are not an eligible employee group covered under this Plan;

For Other Employee Groups

In order to be eligible to enroll in this Plan, other employee groups must satisfy the following condition:

1. The other employee groups must be members listed as being eligible for coverage as outlined in Section 7, Eligible Employee Groups.

SECTION 2 – Enrolling New Employees

All new employees who meet the eligibility requirements listed in Section 1 and employee groups as detailed in Section 8 must be enrolled in the Plan as a condition of employment. As soon as eligibility is confirmed, proceed through the enrolment steps shown below.

Enrolment Procedure

1. Give the employee an overview explanation of the Plan and answer any questions and/or direct them to the Disability Benefits Plans web site at www.mbteach.org to review an electronic copy of the Plan Document.
2. Advise the employee when a premium deduction will be made from their pay and how it is calculated.

Effective Date of Insurance

Coverage for new employees meeting all the conditions of eligibility is effective from their first day of active employment with an employer. If an employee is absent from work, for any reason, on the date their employment was set to commence, then coverage under this Plan will not take effect until the employee first reports to active work.

Should the Disability Plan determine that coverage terminates due to a non-disabling injury or illness or non-payment of premiums (in accordance with the Plan Document), The Plan will notify you that the employee must return to active employment for a period of 20 working days to re-establish coverage. Premiums should not be collected until the 21st day of active employment.

SECTION 3 - Termination of Insurance

Once enrolled, coverage remains compulsory as long as an employee continues to remain eligible. Coverage must be terminated however in any one of the following circumstances:

1. The date that the Plan Document terminates.
2. If the employee ceases to be eligible according to all the conditions of eligibility, as listed in Section 1 of this Administrative Guide.
3. The day after an employee ceases to be disabled, according to the term of The Plan Document, if the employee fails to return to work following a period of disability satisfactory for the receipt of benefits.
4. On the date that employment terminates, except that for a teacher whose employment terminates on June 30th for reasons other than retirement, coverage is extended until August 31st of the same year.
5. On the date the employee fails to pay all the required premiums.
6. On the date an employee is granted a leave of absence by the employer for either a type of leave or duration of leave not considered eligible under the terms of this Plan.
7. The date that an employee, on a leave of absence, becomes substantially employed, by an employer not listed in Section 8 and where employment is not part of a vocational rehabilitation plan approved by the Plan.
8. In the case of a non-teaching employee who is laid off on June 30th, and the date of recall falls after the commencement of the subsequent fall term, coverage will terminate effective with the June 30th layoff and shall not be reinstated until the employee returns to active employment.

SECTION 4 - Leaves of Absence

If an employee is granted a leave of absence for less than 24 months, then coverage must be continued for the duration of that leave. During such leaves employees must make arrangements with their employer to ensure ongoing collection of premiums for the duration of the leave.

Note 1: Insurance will terminate on the date that an employee, on a leave of absence, becomes substantially employed, by an employer. Long Term Disability Benefits Plan coverage will terminate at the date that employment begins. Any premium pre-payments made for the period following employment should be refunded to the employee. It is the employee's responsibility to advise their employer of any change to their employment status during a leave of absence.

Note 2: If an eligible leave is extended past the maximum duration of 24 months, coverage is terminated as soon as the extension is granted. Exception: full coverage shall be maintained and premiums must be paid for the duration of a teacher assignment with the Department of National Defense

Note 3: No benefits are payable during any approved periods of leave.

Examples of approved leaves of absence:

- Maternity/Paternity Leave
- Personal Leave
- Educational Leave
- Department of National Defense Leave

SECTION 5 - Premium Collection and Remittance

When in receipt of benefits from the Short Term Disability Benefits Plan, a claimant is not required to pay any ongoing Short Term Disability Plan premiums (Long Term Disability Plan premiums continue to be required), except those claimants who are in receipt of part time employment income. In those situations, the claimant shall have deducted at source the applicable premium applied to their part time employment income only.

If a division has the pre-tax dental in the Collective Agreement, the employee should pay premiums on the taxable portion of salary only (taxable before TRAF deduction/contribution).

Premiums for the current month are deducted from payroll processed at the end of that month. It is very important that Short Term Disability Benefits Plan receives these premiums as soon as possible in the following month along with a list of covered employees. Premium calculation must be done for every eligible employee group (i.e. Teachers, Admin, Clerical, etc.). We will confirm the applicable rate for each employee group every June.

Completing the Remittance Form

Premiums must be submitted on a monthly basis and with each submission, a Remittance Form found on the MTS Employer Portal needs to be completed and uploaded. A sample of the Remittance Form can be found on the MTS Employer Portal.

Steps in completing Remittance form:

1. Each employee group must be itemized separately showing the total number of insured and their premium calculated by multiplying their total monthly payroll by the applicable premium rate.

Employee Category	No. Insured	Monthly Payroll	DBP Premium Rate	Monthly Premium
Teachers				
Admin/Clerical				
Education Assistants				

2. Retro-Active Salary Adjustments – Premiums calculated on retro-active salary adjustments are listed separately on the Remittance Form. Each employee group must be itemized separately showing the total number of insured and their premium calculated by multiplying their total retro-active payroll adjustment by the applicable premium rate.
3. Prepayments – Are used to collect premiums from employees on eligible leaves of absence (i.e. Maternity/Personal Leave, etc.). Premiums for employees on leave are calculated by applying the applicable premium rate to their annual salary and then dividing by 12 to arrive at a monthly value. This premium amount then is reported for each employee on leave under the Prepayment Section on page 2 of the Remittance Form. The total monthly premium for all employees on leave is then recorded in column E of the Remittance Form.

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4. Adjustments – Any adjustments made to previously reported premiums should be outlined under the Adjustment Section on page 2 of the Remittance Form. The total monthly premium adjustment (+/-) for all employees is then recorded in column E of the Remittance Form. This section does not apply to adjustments resulting from retro-active salary changes.

Short Term Disability Plan premiums must NOT be combined with Long Term Disability Plan premiums

Important:

A list of premium payers indicating members in good standing should be developed and be accessible to the Short Term Disability Benefits Plan.

SECTION 6 - Claims Procedure

Notification:

It is very important that The Manitoba Teachers' Society Short Term Disability Benefits Plan receives early advice about the commencement of disability of an insured employee. As soon as a covered employee has been absent from work for a period of 3 consecutive working days, or working in a reduced capacity (i.e. part time) and does not have enough employer paid sick time to cover the absence please complete a Disability Notification Form on the MTS Employer Portal, and if required, upload sick time usage from commencement of the school year to the current date.

Please note, that without exception, Notification should be sent for any covered employee who has been away from regular employment for greater than 10 working days; including those who may be entitled to, or in receipt of MPI, Workers' Compensation, or other wage replacement benefits.

Change in Employment Status:

Should one of your employees who have applied for benefits or who have been in receipt of benefits, return to work (either on a full time or part time basis), begin a leave of absence, retire or in some other way change the employment status please advise The Disability Benefits Plan immediately through the MTS Employer Portal.

The Notice of Return to Work form is listed on the MTS Employer Portal for this purpose. Please complete this form if the employee returns to work in any capacity, either full or part-time.

Communication with The Disability Benefits Plan

The employer will receive correspondence from The Manitoba Teachers' Society Disability Benefits Plan when a claim has been accepted for a specified period of time. It is assumed that unless otherwise notified, no further benefits will be paid outside of the referenced approval period.

SECTION 7 - Eligible Employee Groups

Employer	Eligible Employee Groups
Beautiful Plains School Division	Teachers
Border Land School Division	Teachers
Brandon School Division	Teachers
Division Scolaire Franco-Manitobaine	Teachers
Evergreen School Division	Teachers
Flin Flon School Division	Teachers
Frontier School Division	Teachers
Garden Valley School Division	Teachers
Hanover School Division	Teachers
Kelsey School Division	Teachers
Lakeshore School Division	Teachers
Lord Selkirk School Division	Teachers
Louis Riel School Division	Teachers
Manitoba Institute of Trades and Technology	Teachers Administration/Clerical
Pembina Trails School Division	Teachers
Pine Creek School Division	Teachers
Portage La Prairie School Division	Teachers
Prairie Rose School Division	Teachers
Prairie Spirit School Division	Teachers
Red River Valley School Division	Teachers
River East Transcona School Division	Teachers

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Employer	Eligible Employee Groups
Rolling River School Division	Teachers
Seine River School Division	Teachers
Seven Oaks School Division	Teachers Administration/Clerical
South West Horizon School Division	Teachers
St. James Assiniboia School Division	Teachers
Sunrise School Division	Teachers
Swan Valley School Division	Teachers
Turtle Mountain School Division	Teachers
Turtle River School Division	Teachers
Winnipeg School Division	Teachers