

Benefits at a Glance – Short Term Disability (STD) Plan Out of Scope

Coverage	Benefit Description
Waiting Period	<ul style="list-style-type: none"> Permanent or probationary employees shall be members of the Plan upon completion of 90 calendar days of continuous employment. If an employee is absent from work on the date they would have been eligible to participate in the Plan they are not eligible until they have returned to work for a period of at least 10 consecutive working days. If an employee is absent from work during the waiting period due to a personal disability for one complete pay period or more, the waiting period is extended by the number of days absent. If an employee is absent from work during the waiting period due to an approved leave of absence without pay for one complete pay period or more, the waiting period is extended by the number of days absent.
Premiums	<ul style="list-style-type: none"> The City pays 100% of the premiums.
Eligibility for Benefits	<ul style="list-style-type: none"> Based on the medical information provided the Plan Adjudicator (the City's Disability Management Section) will determine a member's eligibility for STD benefits. The Plan Adjudicator may refer the member, at the Plan's expense, for an independent medical examination. The Plan Adjudicator may require that the member perform modified or alternative duties if the member is unable to perform the duties of their regular position but is capable of performing modified or alternative duties.
Definition of Disability	<ul style="list-style-type: none"> The member is unable to perform the duties of their regular position because of a personal non-occupational disability.
Benefit Duration	<ul style="list-style-type: none"> STD benefits cease at the earliest date the member: <ul style="list-style-type: none"> is no longer disabled from performing the duties of their regular position or any alternative employment made available by the City; has received 85 times the average daily hours of work (exhausted benefits); passes away; or is laid off (this does not apply to members who were eligible to receive STD benefits prior to the notice of layoff and continues past the effective date).
Other Benefits Coverage	<ul style="list-style-type: none"> While in receipt of STD benefits, the member continues to be covered under the benefit plans for which the member is eligible based on their regular rate of pay. Both the member and the City continue to pay their share of the contributions to the benefit plans.

Coverage	Benefit Description
Benefit Amount	<ul style="list-style-type: none"> • Benefits are payable at 90% of the regular rate of pay for members with more than 90 calendar days but less than one year of continuous service <ul style="list-style-type: none"> – up to 85 times the average daily hours of work (i.e. 85 days) • Benefits are paid at 100% of the regular rate of pay for members with 1 year or more of continuous service <ul style="list-style-type: none"> – up to 85 times the average daily hours of work (i.e. 85 days)
Benefit Payment Adjustments	<ul style="list-style-type: none"> • On the 4th and each subsequent incident of absence in a payroll year, STD benefits may be paid at 75% of the member's regular rate of pay. • If an adjustment to the regular rate of pay occurs during the period that the member is receiving benefits under this Plan, the member's benefit will be based on the adjusted rate of pay as of the effective date of the adjustment.
Disability Incidences (Absence)	<ul style="list-style-type: none"> • Each period of absence from work due to non-occupational disability, which exceeds 3 hours, will count as 1 incident of absence under this Plan. • Banked overtime, vacation, or leave without pay may be used for the period of time in excess of 3 hours to avoid the absence counting as an incident of disability. <ul style="list-style-type: none"> - Upon the approval of the Plan Adjudicator, a member who is receiving on-going therapeutic treatment for a life-threatening disability may have the periods of absence exceeding 3 hours in a payroll year considered as one disability incident.
Benefits Offsets (Reduction)	<ul style="list-style-type: none"> • The STD benefit amount is reduced by the amount the member may be entitled to receive from the following sources: <ul style="list-style-type: none"> - Canada Pension Plan and/or Quebec Pension Plan disability payments, excluding those disability benefits payable on behalf of the member's dependents; - monthly income payable as a result of the member's disability from any plan not personally contracted for by the member; - other disability benefits payable as a result of Provincial or Federal legislation; - monies received from the Crimes Compensation Board; - monies received from the Worker's Compensation Board in respect of a disability for which benefits are received under this Plan.
Alternative Employment (with the City)	<ul style="list-style-type: none"> • If the member engages in alternative employment with the City and becomes unable to perform the duties of the alternative employment due to personal non-occupational disability, the member will receive benefits from this Plan based on the member's original rate of pay. • A member shall continue to receive benefits under this Plan equal to the amount by which the member's regular rate of pay exceeds income from outside employment, if the member has received approval from the Plan Adjudicator to engage in outside employment. • Benefits under this Plan will cease if the member engages in employment for gain that is not approved by the Plan Adjudicator. Benefits will cease as of the date employment for gain commenced.

Coverage	Benefit Description
Recurring Disability	<ul style="list-style-type: none"> • If an employee returns to work after a period of disability and becomes disabled again within 10 consecutive working days due to causes related to the earlier disability, the second period of disability shall be considered an extension of the earlier period of disability and the balance of the remaining STD benefits from the earlier disability shall be payable. • If an employee returns to work after a period of disability and becomes disabled again after 1 working day of their return to work due to causes unrelated to the earlier disability, then the second period of disability shall be considered as a new period of disability. • Even though an absence may be considered an extension of a previous disability, each period of absence due to personal disability will be considered as one incident of disability.
Limitations and Exclusions	<ul style="list-style-type: none"> • No STD benefits are payable if the member is not fulfilling the treatment program prescribed by the physician. • STD benefits will not be payable during the period a member is on a leave of absence without pay. • A member who is receiving benefits from this Plan must ensure that they are available at all times during receipt of benefits to perform any reasonable obligation required by the Plan Adjudicator to substantiate and/or justify their claim for benefits. • A member who is absent from work due to a non-occupational disability may be required to provide a medical certificate signed by a licensed physician that states the member is medically fit to return to the duties of their position. • A member who leaves the Edmonton area while in receipt of benefits without obtaining prior approval from the Plan Adjudicator shall not be entitled to receive such benefits for the whole period for which the member is outside the Edmonton area. (For those members whose principal residence is outside of Edmonton, this means outside the area in which you normally reside.)

The Short Term Disability Plan is not provided through a contract of insurance. For this Plan, the benefits are payable from premiums, interest or investment earnings and an excess of revenue over expenditures.

This summary provides general information only. The terms and conditions of the Plan will apply.

February 9, 2010