

**Long and Short Term Illness Policy**  
**Diocese of Niagara, Thursday, January 26, 2006**

**This plan provides financial security for all active clergy, licensed Layworkers, Cathedral Place Staff, full-time employees of Canterbury Hills and eligible parish employees on central payroll. It is provided to you now for your information. More detailed information is available, through the payroll office as required. Feel free to contact Debbie Young – [debbie.young@niagara.anglican.ca](mailto:debbie.young@niagara.anglican.ca)—(527-1316 x 510) for further information.**

**Providing Financial Security During Illness**

The Diocese of Niagara has a special agreement with the Employment Insurance (EI) Commission whereby we “top up” EI payments to 95% of income. This is called a Supplemental Unemployment Plan or SUB). It is used during maternity/parental leave, illness and unemployment. In addition to the EI benefit the Diocese also has a Long Term Disability (LTD) Plan. That benefit begins following a 119 day waiting period. Premiums are now paid by your employer and the benefits are taxable.

We hope and pray that your illness will be short lived and you will be able to return to work as soon as possible. However, in order to ensure that you (and your family) continue to receive income, we must assume that you will be off for a period of time. Our experience has been that it is much easier to stop the process than to start it. If you follow these steps and complete the necessary forms in a timely fashion, you can ensure that you continue to receive income.

Debbie Young of our payroll department will supply you with the necessary forms following your request.

**The Plan**

Day One	_____	Onset of Sickness
End of 2 <sup>nd</sup> Week	_____	Medical Report
Beginning of 1 <sup>st</sup> Month	_____	EI Application for Sick Leave
Beginning of 2 <sup>nd</sup> Month	_____	CPP & LTD Applications
	_____	EI Begins Payment
Beginning of 4 <sup>th</sup> Month	_____	Medical Report
Beginning of 5 <sup>th</sup> Month	_____	LTD Begins (After 119 Days)

The only time there is a temporary loss of income is the 4 to 6 week period waiting for the EI payments to begin. Once EI payments begin and the pay stubs are shared with our payroll department we will begin paying the additional 35% or the supplemental benefit. If you anticipate financial difficulties during this period the Diocese may be able to loan you the money. If I can be of any assistance please don't hesitate to call or write.

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