

July 12, 2024

**To: Benefit Administrators / Human Resource Personnel**

**From: Lisa Heron**  
**Manager, Benefit Services**

**Re: Benefit Coverage During Unpaid Leaves of Absence**

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Plan members may transition between different types of unpaid leaves, such as moving from an education leave to an unpaid other leave or from a disability leave to an unpaid maternity leave. These transitions, often referred to as “stacked leaves”, have raised questions about the option for plan members to continue their coverage under the disability income plan and the group life insurance plan. This bulletin is intended to provide direction on benefit coverage during an unpaid leave of absence.

**Plan members on an approved unpaid leave of absence** (not including approved disability claim or first year approved WCB claim)

- Plan members must elect to continue their disability income plan and optional group life insurance coverage within the first 30 days of their unpaid leave of absence. The plan member must complete the *Leave of Absence – Disability and Optional Group Life Continuation* form and make arrangements to pay the required contributions and premiums with their employer.
  - Plan members will not be given a second opportunity to elect to continue coverage if they transition directly to another unpaid leave.
- Plan members will maintain coverage in the health and dental plan and basic group life insurance plan for up to 18 months from the start of their initial unpaid leave of absence.

**Example:** Suzy began an unpaid education leave on September 1, 2022. At the start of her leave of absence, Suzy’s employer provided her with the *Leave of Absence – Disability and Optional Group Life Continuation* form. Suzy had until October 1, 2022 (30 days) to elect to continue her disability income plan coverage and her optional group life insurance coverage. Suzy did not elect to continue her disability income plan or optional group life insurance coverage.

Suzy did not return to work at the end of her education leave but went directly from her unpaid education leave to an unpaid maternity leave starting May 12, 2024. Suzy does not have the opportunity to elect to continue her disability income plan and optional group life insurance coverage.

Suzy’s health and dental coverage and basic group life insurance will remain in force for up to 18 months from the start of her first unpaid leave on September 1, 2022.

### **Plan Members on an approved disability claim**

- Disability income plan coverage and group life insurance coverage are automatically maintained for plan members on an approved disability claim.
- If a plan member transitions from an approved disability claim to an unpaid maternity leave, their 30-day window to elect to continue their disability income plan and optional group life insurance coverage will begin at the start of their unpaid maternity leave. If the plan member elects to continue coverage, then they must make arrangements with their employer to pay the required premiums and contributions during their leave of absence.
- The plan member will maintain health and dental coverage and basic group life insurance coverage for up to 18 months from the start of their unpaid maternity leave. The plan member must make arrangements with their employer to pay the required basic group life insurance premium during their leave of absence.

**Example:** Darlene began an approved disability claim on March 1, 2022. Darlene does not return to work but goes directly from her approved disability claim to an unpaid maternity leave effective June 12, 2022. At the start of Darlene's maternity leave, her employer provided her with the *Leave of Absence – Disability and Optional Group Life Continuation* form and Darlene had until July 12, 2022 (30 days from the start of her maternity leave) to elect to continue her disability and/or optional group life insurance.

Darlene's health and dental coverage and basic group life insurance will remain in force for up to 18 months from the start of her maternity leave on June 12, 2022.

### **Plan Members on an approved WCB claim (first year)**

- Disability income plan coverage and group life insurance coverage are automatically maintained for plan members on an approved first year WCB claim with employers that have a first year paid top-up.
- If a plan member transitions from an approved WCB claim to an unpaid maternity leave, their 30-day window to elect to continue their disability and optional life coverage will begin at the start of their unpaid maternity leave. If the plan member elects to continue coverage, then they must make arrangements with their employer to pay the required contributions and premiums during their leave of absence.
- The plan member will maintain health and dental coverage and basic group life insurance coverage for up to 18 months from the start of their maternity leave. The plan member must make arrangements with their employer to pay the required basic group life insurance premium during their leave of absence.



**Example:** Rosie began an approved WCB claim on March 1, 2022. Rosie does not return to work but goes directly from her approved disability claim to an unpaid maternity leave effective June 12, 2022. At the start of Rosie's maternity leave, her employer provided her with the *Leave of Absence – Disability and Optional Group Life Continuation* form and Rosie had until July 12, 2022 (30 days from the start of her maternity leave) to elect to continue her disability and/or optional group life insurance.

Rosie's health and dental coverage and basic group life insurance will remain in force for up to 18 months from the start of her maternity leave on June 12, 2022.

When a plan member is on any unpaid leave of absence and actively returns to work their pre-leave level of benefit coverage will automatically be reinstated on their first day back actively at work.

If you have any questions about this bulletin, please call a 3sHealth Benefit Services Officer at 1.866.278.2301 or email [ebp@3sHealth.ca](mailto:ebp@3sHealth.ca).

*Bulletin*