



Capital Health

Employee Guide for:

ADOPTION LEAVE

For NSGEU/Confidential Exclusion/Management

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People Services**

Revised – May 2014

A different today. A better tomorrow.

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Adoption Leave

Have you read your collective agreement? This will ensure that you are familiar with the various eligibility rules, as well as who is responsible for what before, during, and after your leave. The following information is provided in addition to Article 19.08 (NSGEU) Collective Agreement for unionized employees and in addition to the Employment Guide for some non-union employees to help you in planning your leave. You must have been employed by Capital Health for at least one year at the time the child comes into your care and custody in order to be eligible for Adoption Leave.

You may be eligible for Employment Insurance (EI) Benefits during your leave but you should contact Service Canada directly for information regarding Employment Insurance Maternity and Parental Leave Benefits.

Remember this guide provides additional information and is not intended to replace your collective agreement.

How to Start Your Adoption Leave Process

Inform your manager in writing of your pending adoption leave **as soon as possible** prior to the commencement of your leave. Ensure your manager submits your leave request via Manager Self Service promptly. The request must include the start and end date of your leave. After the request has been received an information package will be prepared and sent to your home address. You will have an opportunity to address any questions/concerns by phone with the Benefits Advisor providing the package.

The leave may not commence before the child has been placed in your care for the purposes of adoption. You must provide a letter from the Department of Community Services, or equivalent, to the Benefits Advisor managing your leave, indicating the date the child was placed in your care

You should apply for EI benefits as soon as your leave commences. You may apply online at www.servicecanada.gc.ca or at your local Service Canada office. A Record of Employment (ROE) will be required from Capital Health in order for Service Canada to process your application for EI benefits. The ROE will be submitted electronically directly to Service Canada. Keep in mind that your ROE will be processed by payroll in accordance with Capital Health's two week deferred payroll system. This means your ROE will not be ready until after your leave commences.

EI benefits are equal to 55% of your EI insurable earnings or the Year's Maximum Insurable Earnings (YMIE), whichever is less. EI Adoption benefits can be paid for up to 35 weeks to either parent or shared between the two.

How Does Adoption Leave Allowance/Supplementary Employment

Benefit (S.E.B.) Work

If you are a permanent employee and have been employed by Capital Health for at least one year at the time the child comes into your care and custody, you may be entitled to an allowance from Capital Health in accordance with the Supplementary Employment Benefit Plan (S.E.B.) for the first twelve weeks of your Adoption Leave. The S.E.B. plan allowance supplements your EI benefits and provides for payment of:

- 75% of your salary for a period of two weeks (TEI), if you are required by EI to serve a two-week waiting period before your EI Parental (adoption) Leave Benefits commence and/or
- Top-up payments (TOP) equal to 93% of your salary less your EI Benefit for up to a maximum of ten weeks.

Note: You must be eligible for EI benefits in order to receive S.E.B. Plan benefits from Capital Health. If you are a part time employee, working extended shifts on a regular basis or are also employed elsewhere, you may receive limited or no top-up payments.

NOTE: NSGEU members who have been in a casual long assignment for greater than 4 years may be eligible to receive top up.

In order to be paid the S.E.B. Plan benefits from Capital Health, your EI Claim must be approved and you must provide Payroll Services the required documentation for each EI payment.

The documentation required is either:

- copies of your online EI information including “My Current Claim” page which indicates – start date of claim, waiting period, type of benefit, benefit rate, etc., and a copy of “My Payment” page for each EI payment that you receive, or,
- a letter from EI that indicates whether or not you satisfied a waiting period and photocopies of each of your EI payment stubs

This information must be submitted to Payroll Services at Capital Health:

- Fax to 473-6414
- In person to the People Services Desk, 1st Floor Bethune Building, VG Site, QEII Health Sciences Centre
- By Mail to Payroll Services, 1276 South Park Street, Halifax, NS, B3H 2Y9

Once you have provided the necessary EI information to Payroll, a Payroll Advisor will process the amount owed to you in accordance with Capital Health’s two week deferred payroll system.

DID YOU KNOW

- If it is necessary to change your adoption leave start date, it is important that you inform your Manager and Benefits Advisor immediately. Your personal records and ROE will be adjusted and therefore help eliminate delays, and/or over payments.
- Even if you already have family Medical and/or Dental and wish to add your newly adopted child as a dependent you must complete a Group Insurance Change Form once you assume custody of your child so that he/she can be added to your plans.
- If this is your first child and you had previously waived your Medical and/or Dental Plans or opted for single coverage instead of family you can enroll or change from single to family coverage without penalty, as long as you complete a Group Insurance Change Form and it is received by Benefits within 31 days of you assuming custody of your child. After 31 days, your application will be considered late and late provisions will apply.

What Happens To My Benefits During My Adoption Leave

Participation in the Group Benefit and Pension Plans is optional for NSGEU/Management/Excluded members during your Adoption Leave. If you wish to continue your group benefit plans during your leave you will be responsible to pay both the Employer and Employee portion of the premium costs.

Carefully review the following information to ensure you understand the implications of terminating benefit coverage during your leave.

Medical and Dental

If you terminate your Medical or Dental, you will not have coverage during your leave. You will automatically be re-enrolled upon your return to work provided you return to work immediately following your adoption leave. Coverage cannot be reinstated during your leave, unless you lose coverage under another plan. You must provide proof of the loss and request coverage within 31 days of the loss. If proof is received after 31 days, you and your dependents will be subject to the late provisions.

Group Life / Accidental Death & Dismemberment / Dependent Life/ Voluntary AD&D Insurances

If you cancel Group Life, Accidental Death & Dismemberment (AD&D), Dependent Life, and/or your Voluntary AD&D Insurances, you and your dependent(s), if applicable, will not have coverage during your leave. You will automatically be re-enrolled upon your return to work provided you return to work immediately following your adoption leave.

Optional Life Insurance

If you cancel Optional Life Insurance you and your dependent(s) (if applicable) will not have coverage during your leave. Should you wish to resume this benefit upon your return to work, you must reapply for coverage including any required medical information.

Critical Illness

If you cancel your Critical Illness Insurance you and your dependent(s) (if applicable) will not have coverage while you are on your leave. Should you wish to resume this benefit upon your return to work, you must reapply for coverage including any required medical information and a new “Pre-existing condition” clause applies.

Long Term Disability (LTD)

Please note: Most Capital Health employees who are eligible for LTD coverage are enrolled under the Nova Scotia Association of Health Organizations (NSAHO) LTD Plan. However, some employees are grandfathered under the Nova Scotia Public Service LTD Plan. Please refer below to the plan applicable to you (check your pay advisement to determine coverage).

Nova Scotia Public Service LTD Plan (Provincial)

Should you choose to cancel this benefit, you will not be eligible to return to this plan. You will be automatically enrolled in the Nova Scotia Association of Health Organizations LTD Plan three months after you return to work. A pre-existing condition will apply for the first 12 months of coverage. There are significant differences between the two plans. Please speak to your benefits advisor before you cancel this plan. The benefits for the Provincial and NSAHO plans are different. Some examples:

NSAHO LTD	30 month change of definition	Health/Dental/Basic Life Insurance - employee /employer cost shared for 30 months. After 30 months, 100% employee-paid.	Benefit amount - 70% of pre-disability salary to max of \$10,000.00 monthly
Provincial LTD	24 month change of definition	Health/Dental/ Basic Life 100% employer paid	Benefit amount – 65% of pre-disability salary to a max of \$4,375.00 bi-weekly

Nova Scotia Association of Health Organizations (NSAHO) LTD Plan

If you cancel this coverage, you will not be covered for long term disability (LTD) during the period of your adoption leave. You will automatically be re-enrolled upon your return to work provided you return to work immediately following your leave. If your leave is longer than twenty-four months, a pre-existing condition clause will apply during the first 12 months of coverage.

Pension

Please note: Most Capital Health employees who are eligible for pension coverage are enrolled under the Nova Scotia Association of Health Organizations Pension Plan. However, some employees are grandfathered under the Nova Scotia Public Service Superannuation Pension Plan. Please refer below to the plan applicable to you (check your pay advisement to determine coverage).

Nova Scotia Health Employees Pension Plan (NSHEPP) Pension Plan

If you choose not to contribute, your retirement date will not be affected by this leave, provided that you return to work for at least three months immediately following your leave and you meet the minimum benefit accrual after your return (see page 12 of NSHEPP Pension Plan Booklet for further details). The current pension plan provisions will allow you to purchase this service after your return; however, the cost of purchasing the service at a later date may be greater and the service purchased may be subject to federal Registered Retirement Savings limits.

Should you wish to purchase this service at a later date call NSHEPP at 1-902-832-8500.

Province of Nova Scotia Public Service Superannuation Plan

If you choose not to contribute during your leave, you will not be credited with pensionable earnings or pensionable service for this period. This will affect both your pension benefit amount and your “earliest unreduced retirement” date. The current plan provisions will allow you to purchase this pensionable service at any time after your return; however, in addition to the employee and employer contributions, you will also be required to pay the interest that would have accrued on the contributions and the purchase of the service may be subject to Federal Registered Retirement Savings limits.

Should you wish to purchase this service at a later date, call Benefits @ 473-5757, or toll free 1-866-473-5757.

Vacation credits

Employees do not earn vacation credits while on adoption leave. Vacation is prorated based on the number of months actually worked.

How Do I Pay For My Benefits While I'm On My Adoption Leave

Bi-Weekly Direct Debit from Bank Account – PLEASE NOTE: you must complete a Direct Debit Form (and provide a void cheque, if applicable). Benefit costs may increase or decrease during your leave.

Voluntary Payroll Deductions

During your leave, all additional voluntary payroll deductions are **stopped**. The following list of contacts is provided to assist you in making arrangements should you wish to pay directly during the leave period. To restart these voluntary payroll deductions you must contact Payroll and/or the applicable organization when you return from leave.

Manulife RRSP - Call 1-888-713-7788.

Nesbitt Burns RRSP - Call 1-800-549-1818

Province House Credit Union - Call 424-7653

Postal Credit Union - Call 453-1145

Canada Savings Program - To set up a payment schedule, call 1-888-467-5999, Option # 1, between the hours 8:00am and 8:00pm Eastern Time

Johnson Home & Auto Insurance – Contact your personal Johnson insurance representative.

Grand-A-Week Lottery - If you want to continue your contributions during the leave, please call QEII Foundation 473-7430, Cobequid/Hants Foundation 869-6112, Dartmouth General Hospital Foundation 465-8560, Nova Scotia Hospital Foundation 464-3001

United Way - To continue your pledged contributions call 422-1501

Dalplex Fitness - Call 494-6973

Good Life Fitness - Call 473-8794

Cole Harbour Place - Call 464-5100.

Parking – If you wish to suspend payments while you are on leave, contact Christine Flowers, Coordinator, Parking at 473-2143 as soon as possible prior to your leave. There is no discount for any absence that is less than 2 weeks long.

RNANS, CRRANS, LPN, LABS, NSAMART, NSASW Dues – Payroll will refund your dues to you, unless the total dollar amount of your dues has already been collected and you have completed your association application for the following year. If the total dollar amount has been collected, but you have not registered for the next year, the full amount will be refunded. If you receive a refund you will be responsible to contact the appropriate association to pay your dues in full.

Important Numbers to Remember

- **Benefits Advisors** (call for a meeting once you have received and reviewed your package) - 473-5757 press # 3, then press # 3 again, or if you're calling from outside the greater Halifax area, toll free at 1-866-473-5757 press # 3, then press # 3 again
- **Payroll Fax number** (to submit EI information for TEI and/or Top-Up payments) – (902) 473-6414