



Capital Health

Employee Guide for:

PREGNANCY/PARENTAL LEAVE

For NSGEU/Confidential Exclusion/Management

**Prepared By:
People Services**

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A different today. A better tomorrow.

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Pregnancy and Parental 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 19.06 (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 your maternity leave starts in order to be eligible for Maternity 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 Pregnancy/Parental Leave Process

Inform your manager in writing of your pending leave by the fifth month of pregnancy. A medical certificate **indicating your expected date of delivery must be submitted to Benefits at 1st Floor Bethune Building, 1276 South Park St, Halifax, NS, B3H 2Y9 or faxed to 473-6414.** Ensure your manager submits your leave request via Manager Self Service at least two months prior to your leave start date. The request must include the start and end date of your leave. After the request and your medical certificate from your physician, stating your expected due date, has been received, an information package will be prepared and sent to your home address approximately four weeks before your estimated leave start date. Once you have received and reviewed your information package you will have an opportunity to address any questions/concerns by phone with the Benefits Advisor providing the package.

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.

How Does the Pregnancy & Parental 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 your maternity leave starts, you may be entitled to an allowance from Capital Health in accordance with the Supplementary Employment Benefit (S.E.B.) Plan for the first 17 weeks of your Maternity and Parental Leave. The S.E.B. plan allowance supplements your EI benefits and provides for payment of:

Maternity/Parental Leave Allowance

- 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 Benefits commence and/or
- Top-up payments (TOP) equal to 93% of your salary less your EI Benefit for up to a maximum of fifteen weeks (Consists of five weeks maternity leave allowance and ten weeks parental leave allowance. Parental leave allowance is payable immediately following payment of the maternity leave allowance.)

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 CDHA, your EI Claim must be approved and you must provide Payroll Services the required documentation.

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., or
- a letter from EI that indicates whether or not you satisfied a waiting period and a bi-weekly benefits stub from EI indicating the amount of the benefit.

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

- Fax to 473-6414
- In person to the People Services Reception Desk, 1st Floor Bethune Building, VG Site, QEII Health Sciences Centre
- By Mail to Payroll Services, 1276 South Park St., 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 you are placed on sick leave, or deliver your baby prior to your pregnancy leave start date it is important that you inform your Benefits Advisor immediately. Your personal records will be adjusted helping to eliminate delays, and/or over payments.
- Even if you already have family Medical and/or Dental and wish to add your new child as a dependent you must complete a Group Insurance Change Form once your baby is born 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 your child's birth. After 31 days, your application will be considered late and late provisions will apply.

What Happens To My Benefits During My Pregnancy and Parental Leave?

During the pregnancy leave portion of your leave (the first 17 weeks), participation in the benefit and pension plans is mandatory and premiums remain on a cost-shared basis with the employer and are deducted from your top-up payments

During the Parental Leave portion of your leave (after the first 17 weeks), participation in the benefit and pension plans is optional. If you wish to continue in any of the group benefit or pension plans during your parental leave, you will be required to pay 100% of the employer and employee 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 maternity/parental 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 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 Health Association of Nova Scotia (HANS) 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:

HANS 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

Health Association of Nova Scotia (HANS) LTD Plan

If you cancel this coverage, you will not be covered for long term disability (LTD) during the period of your 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 Health Employees 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)

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 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 will 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 maternity/parental leave. Vacation is prorated based on the number of months actually worked.

How Do I Pay For My Benefits While I'm On My Pregnancy/Parental 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 - 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