



Capital Health

*Employee Guide for:*  
**PREGNANCY/PARENTAL LEAVE**

**For NSNU**

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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 13 of your NSNU Collective Agreement to help you in planning your 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 1<sup>st</sup> 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](http://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**

A Nurse entitled to pregnancy leave under the provisions of the NSNU Agreement, who provides proof she has applied for and is eligible to receive employment insurance (E.I) benefits pursuant to *Section 22, Employment Insurance Act* shall be paid an allowance in accordance with the Supplementary Employment Benefit (S.E.B.) Plan. 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.

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 a paid or unpaid 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 you must complete an *NSAHO Personal Information Change Form – Group Insurance Benefits* 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 *NSAHO Personal Information Change Form – Group Insurance Benefits* and it is received by Benefits within 60 days of your child's birth. After 60 days, your application will be considered late and late provisions will apply.

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

During your Pregnancy and Parental leave participation in the benefit and pension plans is optional. For those benefits you wish to maintain, premiums during the Pregnancy Leave (the first 17 weeks) remain cost-shared with the employer. During the Parental Leave (after the first 17 weeks), you are required to pay 100% of the premium (employee and employer costs) for the benefits maintained.

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 the first of the month following your return to work date. 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 of the plan.

### **Group Life / Voluntary AD&D Insurances / Optional Life Insurances**

If you cancel Group Life, Voluntary Accidental Death & Dismemberment, and Optional Life Insurance, 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 this leave. For **Optional Life Insurances** if your leave is greater than 12 months you must reapply and submit new medical evidence.

### **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 Fund. 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 Organization 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 Association of Health Organization 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 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 CDHA Benefits @ 473-5757, or toll free 1-866-473-5757.

**Vacation credits**

Employees do not earn vacation credits while on maternity/parental leave.

## **How Do I Pay For My Benefits While I'm On My Pregnancy/Parental Leave?**

During the first 17 weeks of your Leave (Pregnancy/Maternity Leave period) your benefits are deducted from your Top-up payments, if you are in receipt of top-up payments. During the last 35 weeks (Parental Leave) when benefits are 100% paid by the employee, and in the event that an employee is not eligible to receive top-up payments during the Pregnancy/Maternity Leave, the following payment option applies:

**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