April 2021

For PSSP Members

Dear Member:

These last few years have seen much uncertainty and recent changes to the ESA and EI benefits only makes things more confusing. With the conditions of your local Collective Agreement and the OSSTF Central deal, it can be hard to know the benefits available for Maternity Leaves.

The Collective Agreement outlines the benefits available for Maternity Leaves. The main provision is for eight (8) weeks of 100% salary immediately following the birth of the child for all Permanent PSSPs as well as Contract members during their term. Contact the District Office to answer any questions.

Pregnancy/Parental leave is governed by federal and provincial legislation as well as our contractual agreements. Recent changes to the Employment Standards Act (ESA) in Ontario as a result of Bill 148 as well as the changes to the Federal *Employment Insurance Act* align the *ESA* with the available Employment Insurance (EI) benefits for employees. I have attached a general information package including excerpts from the Collective Agreement, employment insurance fact sheets, and pension information.

The Collective Agreement outlines the benefits available for Maternity Leaves. The main provision is for eight (8) weeks of 100% salary immediately following the birth of the child for all Permanent PSSPs as well as Contract members during their term. Contact the District Office to answer any questions.

In order to access Employment Insurance (EI), you will need to apply online as soon as you stop working. There have been some significant changes to EI Parental benefits recently (including the 18 month provisions and additional weeks if sharing benefits) so pay close attention to those details. As well, your choices will be determined by your particular individual circumstances rather than one option that is best for all members. Therefore, it is important to know the various factors to consider. There are serious financial implications for these decisions so please call the District Office if you wish to discuss the issues. See the pages below for further details of EI.

After the birth, complete the Application for Maternity Benefits – Teaching Staff (attached) in order to receive your top-up. The Board requires all of the same information from you as requested on this form even though you are not a teacher so all PSSP members must complete the form and submit it as indicated.

Contact Nicole Bléau at the District Office regarding required medical documentation if you need to access sick leave before the birth.

During your statutory leave year (recently extended to 18 months), full credit continues for seniority and teaching experience. Enrolment in the Benefits Plan can also continue assuming that you pay your contributions (6% of the total cost of the plan–the same as when you are working) by electronic debit at the commencement of the leave (arranged directly with OTIP).

If you wish to add the baby to your Medi-Dent coverage, you must do so within 31 days of a material change in circumstance, for example, the birth of your child, in order to not be subject to the rules governing late application. Within the 31 day period, you are automatically eligible to change your

benefits (adding baby or a spouse or both, or joining the benefits plan for the first time), but after that, your request can be rejected for even the most minor of pre-existing conditions. Since there can be some technical delays with our benefits plan, this window does not begin until you receive your email invitation to make changes to your benefits.

We highly recommend that you continue paying your Long Term Disability premiums. If you choose to discontinue these payments while you are on leave, then you are out of the plan and disabilities which arise during your leave will not be covered. A probationary period will be required upon your return during which LTD claims for pre-existing medical conditions for which you were treated while on leave will not be processed. Contact Rhonda Creagmile (905 666-6414) at the Board office to make arrangements to pay your LTD premiums only.

You are responsible for making arrangements with your professional college for the fees due or to meet any necessary standards during your leave if necessary.

Your pension is run through OMERS. You can arrange to buy back this leave time for pension purposes if you choose. If you choose to continue making pension contributions while on leave or wish to buy back credit at some future date (by December 31st of the year following the year in which your leave ended), contact OMERS directly for information and to make arrangements.

You should speak to your doctor with regards to any special considerations that apply to pregnant education workers with respect to communicable diseases in the workplace.

Finally, I offer a Pregnancy/Parental Leave workshop twice a year. Contact the District Office for dates.

Please call the District Office if you need any further help.

Sincerely,

Nicole Bléau,
Benefits Officer
District 13, OSSTF
(905) 668-7100
nicole.bleau@d13.osstf.ca

Checklist for the Process for Pregnancy and Parental Leaves

1. A teacher must give the Board two weeks written notice of the date the pregnancy leave is to begin. Simply apply online through the Portal:
   Employee Self Serve → HRP Link (Forms Online) (centre of screen) → Forms Online (left of screen) → Leave of Absence → Reason for Absence: PAR Pregnancy-Parental Leave. You will need to submit a medical certificate from a legally qualified medical practitioner stating the expected birth date and you can attach your doctor or midwife's note indicating the due date on this page as well.

2. OMERS should become aware of your leave due to the stoppage of your pension contributions. You can decide to continue your pension contributions during your leave or you have the ability to purchase pension credit by December 31st of the year following the year in which your leave ended.

3. Apply for EI online at www.servicecanada.gc.ca when you start your pregnancy/parental leave. You can start collecting benefits up to 12 weeks before your due date or at the start of the week you give birth. Service Canada and the DDSB have an electronic record sharing system which arranges for the Record of Employment (ROE) to be sent electronically from DDSB directly to Service Canada.

4. Ensure arrangements for medi-dent /Life Insurance benefits coverage directly from OTIP. If you intend to change from single to family coverage or add to your coverage, you have a 31 day window from the date of birth to make those changes. If you decide to reduce your benefits coverage for the duration of your pregnancy and parental leave, you can request to increase the amount of coverage or change from single to family within 31 days of returning to work.

5. Ensure arrangements for your LTD premiums with the DDSB through Rhonda Creagmile at the DDSB (ext. 6414)

6. Submit the DDSB *Application for Maternity Benefits – Teaching Staff* Form. (Attached) You will need to provide proof from Service Canada of when you served your waiting period and of your weekly benefit rate as well as proof of the date of birth of the child (see application form for details). PSSP members will need to complete this form since a PSSP specific one has not yet been created.

7. Ensure you arrange with your professional college to do whatever you need during your leave.

8. Contact Nicole Bléau at District 13 (905 668-7100) if you need to access sick leave before the birth and/or if you experience serious medical complications with you or your baby following childbirth.

Terms of Maternity Benefits-PSSP
April 2021

The terms regarding Maternity Benefits continue under the Central deal, and allow for the following maternity leave provisions for Permanent PSSP and term contract PSSP in the DDSB:

- Eight (8) weeks of 100% salary immediately following the birth of the child; achieved by the following calculation:
    - EI: a payment from the Government of Canada for Employment Insurance; EI assigns a 1-week unpaid waiting period at the beginning of your leave followed by 15 weeks of EI Maternity Leave payments of ~$595/week (for 2021) then Parental Leave payments of either 35 weeks (Standard) at ~$595/week or 61 weeks (Extended) at ~$357/week followed by 1 week unpaid.
        - Additional weeks available if sharing benefits:
            - 5 extra weeks of Standard, 8 extra weeks of Extended
    - Top-Up: a payment from the DDSB; for eight (8) weeks immediately following the birth of the child, the DDSB will top-up the EI payment to an amount equivalent to 100% of salary.
        - Note: If you do not qualify for EI, you will receive payments from the DDSB equivalent to eight (8) weeks of 100% salary.
        - In the past, the DDSB has issued what is called a "True-Up", a lump sum cheque to cover everything owed you in back pay and top-up pay in order to wrap up your accounts until you come back to work.

EI Waiting Period

If you are on sick leave immediately before your mat leave begins, EI will automatically waive (postpone) your waiting period. Due to our top-up provisions, serving the waiting period allows you one additional week of EI payment at the end of your leave where the postponed waiting period would be. Therefore, you should call EI and indicate that you wish to serve your waiting period. Also, if your partner intends to share your leave, one of you will be required to serve the waiting period at the beginning anyway.

THIS LOA WILL BE RETAINED FOR HISTORICAL REFERENCE ONLY LANGUAGE FROM SEPTEMBER 1, 2014- AUGUST 31, 2017, AND EXTENSION UNTIL AUGUST 31, 2019

LETTER OF AGREEMENT #9

BETWEEN
The Council of Trustees' Associations/ Le Conseil des associations d'employeurs (hereinafter called 'CTA/CAE')

AND

The Ontario Secondary School Teachers' Federation/ Fédération des enseignantes-enseignants des écoles secondaires de l'Ontario (hereinafter called the 'OSSTF/FEESO')

RE: Status Quo Central Items as Modified by this Agreement

The parties agree that the following central issues have been addressed at the central table and that the provisions shall remain status quo. For further clarity the following language must be aligned with current local provisions and practices to reflect the provisions of the 2012-13 MOU. As such the following issues shall not be subject to local bargaining or mid-term amendment by the local parties. Disputes arising in respect of such provisions shall be subject to Section 43 of the *School Boards Collective Bargaining Act/ 2014.*

1. Pregnancy Leave Benefits
Definitions
a) "casual employee" means,
i i. a casual employee within the meaning of the local collective agreement,
ii ii. if clause (i) does not apply, an employee who is a casual employee as agreed upon by the board and the bargaining agent, or
iii iii. if clauses (i) and (ii) do not apply, an employee who is not regularly scheduled to work

b) "term assignment" means, in relation to an employee,
i i. a term assignment within the meaning of the local collective agreement, or
ii ii. where no such definition exists, a term assignment will be defined as twelve (12) days of continuous employment in one assignment

Common Central Provisions
a) The Employer shall provide for permanent employees and employees in term assignments who access such leaves, a SEB plan to top up their E.I. Benefits. An employee who is eligible for such leave shall receive salary for a period immediately following the birth of her child, but with no deduction from sick leave or the Short Term Disability Program (STLDP). The SEB Plan pay will be the difference between the gross amount the employee receives from E.I. and her regular gross pay.

b) SEB payments are available only to supplement E.I. benefits during the absence period as specified in this plan.

c) Employees in term assignments shall be entitled to the benefits outlined in a) above, with the length of the SEB benefit limited by the term of the assignment.

d) Casual employees are not entitled to pregnancy leave benefits.

e) The employee must provide the Board with proof that she has applied for and is in receipt of employment insurance benefits in accordance with the *Employment Insurance Act*, as amended, before SEB is payable.

f) Permanent employees and employees in term assignments not eligible for employment insurance benefits or the SEB plan will receive 100% of salary from the employer for the total of not less than eight (8) weeks with no deduction from sick leave or STLDP.

g) Where any part of the eight (8) weeks falls during the period of time that is not paid (i.e. summer, March Break, etc.), the remainder of the eight (8) weeks of top up shall be payable after that period of time.

h) Permanent employees and employees in term assignments who require longer than the eight (8) week recuperation period shall have access to sick leave and the STLDP subject to meeting the requirements to provide acceptable medical verification.

i) If an employee begins pregnancy leave while on approved leave from the employer, the above maternity benefits provisions apply.

j) The start date for the payment of the pregnancy benefits shall be the earlier of the due date or the birth of the child.

k) Births that occur during an unpaid period (i.e. summer, March break, etc.) shall still trigger the pregnancy benefits. In those cases the pregnancy benefits shall commence on the first day after the unpaid period.

Local Bargaining Units will identify which of the SEB Plans below apply in their circumstance. The applicable language must be included with the Common Central language above as paragraph l). The full article should then reside in Part B of the collective agreement:

i. A SEB plan to top up their E.I. Benefits for eight (8) weeks of 100% salary is the minimum for all eligible employees. An employee who is eligible for such leave shall receive 100% salary for a period not to exceed eight (8) weeks immediately following the birth of her child but with no deduction from sick leave or the Short Term Leave Disability Program (STLDP). The SEB Plan pay will be the difference between the gross amount the employee receives from E.I. and their regular gross pay;

ii. A SEB Plan with existing superior entitlements;

iii. A SEB or salary replacement plan noted above that is altered to include six (6) weeks at 100%, subject to the aforementioned rules and conditions, plus meshing with any superior entitlements to maternity benefits. For example, seventeen (17) weeks at 90% pay would be revised to provide six (6) weeks at 100% pay and an additional eleven (11) weeks at 90%.

ARTICLE L43.00 – LEGISLATIVE LEAVES

L43.01 Legislative leaves will be granted pursuant to the *Ontario Employment Standards Act* in effect at the time the leave is requested. The terms, conditions and eligibility for the leave are defined by the *Ontario Employment Standards Act*.

L43.02 Legislative Leave Conditions

(a) Legislative leaves are job protected leaves that are provided for by legislation. The terms, conditions and eligibility for the leave are defined by the *Ontario Employment Standards Act (ESA)*. Members accessing these leaves must provide to the Board such evidence as necessary to prove entitlement under the ESA. A member shall notify the supervisor in line with the provisions of the ESA and as soon as possible of the requirement for a leave.

(b) A member on a Legislative leave will have their position and FTE guaranteed**.** Seniority will continue to accrue during such leaves and upon return, and where applicable, members will receive any pay increment or part thereof to which they would have been eligible, had it not been but for the leave.

Eligibility and premium obligations of Members on leave shall be determined by the OSSTF Benefits Plan.

ARTICLE L44.00 – PREGNANCY LEAVE & SEB PLAN

The following article is administered in accordance with Part A of the collective agreement.

L44.01 (a) **Pregnancy Leave SEB Plan**

A Member who is eligible for such leave shall receive 100% salary for a period not to exceed eight (8) weeks immediately following the birth of her child but with no deduction from sick leave or the Short Term Leave Disability Program (STLDP). The SEB Plan pay will be the difference between the gross amount the Member receives from E.I. and their regular gross pay.

(b) Effective January 1, 2021 and in accordance with the Ministry of Education's B-Memo 2018:B05, the parties agree as follows:

Where an employee who is eligible for the Pregnancy SEB Plan, identified under Part A and Article L44.00, the Board will issue the following top-up payments subject to receiving the appropriate supporting documentation:

Week 1	100% top up for the one week waiting period. Where a waiting period is not served, the Member will receive the difference between the gross amount the member receives from E.I. and their regular gross pay.
Week 2-8	The Member will receive the difference between the gross amount the member receives from E.I. and their regular gross pay.
Week 9-10	After the 8 weeks of top-up, the board will pay the equivalent of one (1) week of the member's EI amount split up over the following two weeks to ensure that the member does not earn over 100% of their regular gross pay in any given week.

L44.02 Pregnancy Leave Benefits

Common Central Provisions

(a) The Employer shall provide for permanent employees and employees in term assignments who access such leaves, a SEB plan to top up their E.I. Benefits. An employee who is eligible for such leave shall receive salary for a period immediately following the birth of her child, but with no deduction from sick leave or the Short Term Disability Program (STLDP). The SEB Plan pay will be the difference between the gross amount the employee receives from E.I. and her regular gross pay.

(b) SEB payments are available only to supplement E.I. benefits during the absence period as specified in this plan.

(c) Employees in term assignments shall be entitled to the benefits outlined in a) above, with the length of the SEB benefit limited by the term of the assignment.

(d) Casual employees are not entitled to pregnancy leave benefits.

(e) The employee must provide the Board with proof that she has applied for and is in receipt of employment insurance benefits in accordance with the *Employment Insurance Act*, as amended, before SEB is payable.

(f) Permanent employees and employees in term assignments not eligible for employment insurance benefits or the SEB plan will receive 100% of salary from the employer for the total of not less than eight (8) weeks with no deduction from sick leave or STLDP.

(g) Where any part of the eight (8) weeks falls during the period of time that is not paid (i.e. summer, March Break, etc.), the remainder of the eight (8) weeks of top up shall be payable after that period of time.

(h) Permanent employees and employees in term assignments who require longer than the eight (8) week recuperation period shall have access to sick leave and the STLDP subject to meeting the requirements to provide acceptable medical verification.

(i) If an employee begins pregnancy leave while on approved leave from the employer, the above maternity benefits provisions apply.

(j) The start date for the payment of the pregnancy benefits shall be the earlier of the due date or the birth of the child.

(k) Births that occur during an unpaid period (i.e. summer, March break, etc.) shall still trigger the pregnancy benefits. In those cases, the pregnancy benefits shall commence on the first day after the unpaid period.

(l) Pregnancy Leave SEB Plan

A SEB plan to top up E.I. Benefits for eight (8) weeks of 100% salary is the minimum for all eligible employees. An employee who is eligible for such leave shall receive 100% salary for a period not to exceed eight (8) weeks immediately following the birth of her child but with no deduction from sick leave or the Short Term Leave Disability Program (STLDP). The SEB Plan pay will be the difference between the gross amount the employee receives from E.I. and their regular gross pay.

ARTICLE L45.00 – PARENTAL LEAVE

L45.01 Parental leave shall be granted in accordance with the provisions of the Employment Standards Act.

ARTICLE L40.00 – DISCRETIONARY LEAVES

L40.01 **School Year Leave**

At the discretion of the Board, a member may be granted a leave of absence without pay and without loss of seniority of up to twelve (12) months if approved by the Board. A member requesting such a leave must follow the approved process and submit the request before April 1 for the following school year.

L40.02 **Other Discretionary Leaves**

At the discretion of the Board, a member may be granted a leave of absence without pay and without loss of seniority for another predetermined period. Requests for such leaves of absence should be received by the Board two (2) months prior to the date on which the leave is to commence.

Under exceptional circumstances, this timeline may be waived.

L40.03 Leaves approved as per L39.01 and L39.02 may be extended with the mutual agreement of the Board and Member.

L40.04 Upon return from a leave and subject to other terms in this Agreement, the Member shall be offered employment in the same position and with sameFTE status.

https://www.canada.ca/en/services/benefits/ei/ei-maternity-parental.html

EI maternity and parental benefits: What these benefits offer

From: Employment and Social Development Canada

- 1. What these benefits offer
- 2. Eligibility
- 3. How much you could receive
- 4. Apply
- 5. After you apply
- Special circumstances

Changes to support you during COVID-19

Temporary changes have been made to the EI program to help you access EI maternity and parental benefits. The following changes are in effect until September 25, 2021, and could apply to you:

- the waiting period may be waived
- you only need 120 insured hours to qualify for benefits because you'll get a one-time credit of 480 insured hours to help you meet the required 600 insured hours of work
- for maternity and standard parental benefits, you'll receive at least $500 per week before taxes but you could receive more
    - for extended parental benefits, you'll receive at least $300 per week before taxes but you could receive more
- if you received the CERB, the 52-week period to accumulate insured hours will be extended

Employment Insurance maternity and parental benefits provide financial assistance to:

- people who are away from work because they're pregnant or have recently given birth
- parents who are away from work to care for their newborn or newly adopted child

You could receive up to 55% of your earnings, to a maximum of $595 a week.

Maternity benefits

Maternity benefits are only available to the person who is away from work because they're pregnant or have recently given birth. They cannot be shared between parents.

The person receiving maternity benefits may also be entitled to parental benefits.

Parental benefits

Parental benefits are available to the parents of a newborn or newly adopted child.

You must choose between 2 options:

1. Standard parental benefits
2. Extended parental benefits

Your choice determines the number of weeks and the weekly amount you'll receive.

If sharing, each parent must choose the same option and submit their own application. Parents can receive their weeks of benefits at the same time or one after another.

Once you start receiving parental benefits, **you cannot change options**.

Benefit overview

Benefit name	Maximum weeks	Benefit rate	Weekly max
Maternity (for the person giving birth)	up to 15 weeks	55%	up to $595

Maternity benefits can be followed by parental benefits. You can apply for both at once.

Benefit name	Maximum weeks	Benefit rate	Weekly max
Standard parental	up to 40 weeks, but one parent cannot receive more than 35 weeks of standard benefits	55%	up to $595
Extended parental	up to 69 weeks, but one parent cannot receive more than 61 weeks of extended benefits	33%	up to $357

Examples

Maternity plus standard parental benefits
Natalie is taking time off work to recover from childbirth. She is sharing parental benefits with her partner to care for their newborn. She takes the maximum:

15 weeks of **maternity**

+35 weeks of **standard parental**

=50 weeks total for Natalie

Her partner can apply for up to 5 weeks of standard parental benefits to care for the baby.

If Natalie chooses to take fewer weeks of parental benefits, her partner can apply for more.

Maternity plus extended parental benefits
Kelsey is taking time off work to recover from childbirth. She is sharing extended parental benefits with her partner to care for their newborn. She takes the maximum:

15 weeks of **maternity**

+61 weeks of **extended parental**

=76 weeks total for Kelsey

Her partner can apply for up to 8 weeks of extended parental benefits to care for the baby.

If Kelsey chooses to take fewer weeks of parental benefits, her partner can apply for more.

The information below should be used as a guideline. We encourage you to apply for benefits and let a Service Canada agent determine if you're eligible.
You need to demonstrate that:

- you're pregnant or have recently given birth when requesting maternity benefits
- you're a parent caring for your newborn or newly adopted child when requesting parental benefits
- your regular weekly earnings from work have decreased by more than 40% for at least one week
- you accumulated 600 insured hours* of work in the 52 weeks before the start of your claim or since the start of your last claim, whichever is shorter

*As an example, 600 hours are equivalent to 20 weeks of work at 30 hours a week.

If you had a recent claim
If you received Employment Insurance (EI) benefits in the past 52 weeks, you may not be eligible to receive the maximum number of weeks of maternity or parental benefits.

However, if you've worked 600 hours since your last claim, you could start a new claim. Contact us to find out what's best for your situation.

If you get sick or require bedrest during pregnancy
If you have health complications during pregnancy, you could be eligible for sickness benefits or for maternity benefits earlier. You must meet the conditions for each benefit.

If you're self-employed
If you registered for access to EI special benefits for self-employed people and waited 12 months from the date of your confirmed registration, you may be eligible for maternity and parental benefits. You must also meet all of the following conditions:

- The amount of time you spend on your business has decreased by more than 40% for at least one week because you're pregnant or have recently given birth or you're caring for your newborn or newly adopted child
- You earned a minimum amount of self-employed earnings during the calendar year before the year you apply for benefits. For 2020, you need to have earned at least $7,555 in 2020.

If you're not a Canadian citizen
If you have a valid social insurance number, you may be eligible for maternity and parental benefits.

If you plan to travel outside of Canada, contact Immigration, Refugees and Citizenship Canada to find out how this may impact your situation.

Eligibility period

Maternity benefits
You can start receiving maternity benefits as early as 12 weeks before your due date or the date you give birth. You cannot receive these benefits more than 17 weeks after your due date or the date you gave birth, whichever is later.

Parental benefits
You can receive parental benefits within specific periods starting the week after your child's date of birth or the date your child is placed with you for the purpose of adoption.

These periods are:

- **Standard parental:** within 52 weeks (12 months)
- **Extended parental:** within 78 weeks (18 months)

How much could you receive?

Note: The exact amount you receive will be determined once your application is processed.

The number of weeks of benefits you get depends on the benefit type you choose. The amount you receive depends on your insurable earnings* before taxes in the past 52 weeks or since the start of your last claim, whichever is shorter.
*Insurable earnings include most of the different types of compensation from employment, such as wages, tips, bonuses and commissions. The Canada Revenue Agency determines what types of earnings are insurable.

Some employers provide additional money to employees on maternity or parental leave. This is called a top-up. Check with your employer to find out if they offer a top-up.

If your weekly earnings vary or your income changes

To calculate your benefit amount, we use a specific number of your highest paid weeks of employment. We call these your best weeks. The number of best weeks we use is based on the unemployment rate where you live. It could be between 14 and 22 weeks.

If your weekly earnings vary or your income changes, your best weeks can impact your benefit amount.

Estimate your benefits

Answer the questions below to estimate your benefits, or find out what we use to calculate your benefits.

Find your economic region to learn how many best weeks are used to calculate your benefit amount. To complete your estimate, you need to know your average insurable earnings (before taxes) for those weeks. The Province of Quebec is responsible for providing maternity, paternity, parental and adoption benefits to its residents. Visit the Quebec Parental Insurance Plan for more information.

Enter your annual salary or your average weekly earnings. **(required)**

Earnings frequency

Earnings (before taxes)

$

Which benefits are you applying for? **(required)**

If you're pregnant or gave birth, you could take both.

- [ ] Maternity (for the person giving birth)
- [ ] Parental (for parents)

When do you plan to stop working? **(required)**

Apply as soon as possible after you stop working. If you wait more than 4 weeks after your last day of work to apply, you may lose benefits.

Get estimate

What's included in benefit calculations

- Basic rates

  The basic rate used to calculate maternity and standard parental benefits is 55% of average insurable weekly earnings, up to a maximum amount. In 2021, the maximum amount is $595 a week.

For extended parental benefits, this rate is 33% of average insurable weekly earnings, up to a maximum amount. In 2021, the maximum amount is $357 a week.

- Benefit calculation

  This is how we calculate your weekly benefit amount:

  1. We add your insurable weekly earnings from your best weeks based on information provided by you and your Record of Employment
  2. We divide that amount by the number of best weeks based on where you live
  3. We then multiply the result by 55% for maternity and standard parental benefits or by 33% for extended parental benefits

- If your family income is $25,921 or less

You may be eligible to receive the family supplement if:

- your annual net family income is $25,921 or less
- you have at least one child under 18
- you or your spouse receive the Canada Child Benefit

Service Canada automatically adds your family supplement to your weekly benefit payments. You don't need to take any action. Your total weekly amount cannot exceed $595.

Apply as soon as possible after you stop working. If you wait more than 4 weeks after your last day of work to apply, you may lose benefits.

Choose benefits

Complete the online application

Provide additional information

A benefit statement and access code will arrive by mail

Review your application status

Service Canada collects personal information you put in an EI benefit application to decide if you qualify for EI benefits. By starting this application, you consent to the terms of the privacy notice statement. Please read the privacy notice.

If you're already familiar with the program:

Ready to start?

Choose benefits

Maternity benefits
You can start receiving maternity benefits as early as 12 weeks before your due date or the date you give birth. You cannot receive these benefits more than 17 weeks after your due date or the date you gave birth, whichever is later. A maximum of 15 weeks of benefits is available.

When you apply for maternity benefits, you can also apply for parental benefits. This will save you time later.

Parental benefits
You can start receiving parental benefits the week your child is born or placed with you for the purpose of adoption.

When applying for parental benefits, you need to choose between 2 options:

1. Standard parental (up to 35 weeks, up to $595 a week)
2. Extended parental (up to 61 weeks, up to $357 a week)

If you applied for parental benefits at the same time as maternity benefits, you don't need to apply again.

Once you start receiving parental benefits, **you cannot change options**.

Sharing parental benefits

If sharing benefits, each parent must choose the same option, standard or extended. Each parent must submit their own application. If parents do not choose the same option, the choice on the first application received is used to determine the parental benefit option for all parents.

When sharing, the maximum number of weeks available increases to:

- 40 weeks for standard parental
- 69 weeks for extended parental

One parent cannot receive more than 35 weeks of standard or 61 weeks of extended parental benefits. The remaining 5 weeks of standard or 8 weeks of extended parental benefits are available on a use-it-or-lose-it basis: if taken, they can only be taken by the other parent(s).

Parents can receive their weeks of benefits at the same time or one after another.

Examples

Maternity plus standard parental benefits

Julie and David are having a baby. Julie takes the full 15 weeks of maternity benefits she is entitled to. She and David each decide to take 20 weeks of standard parental benefits at the same time to care for their child.

Extended parental benefits

Sami and Alex are adopting a child. Sami decides to take 39 weeks of extended parental benefits. This means Alex can take up to 30 weeks of extended parental benefits to care for their child.

Complete the online application

Make sure you have the following information to complete your application:

- the names and addresses of your employers in the last 52 weeks
- the dates you were employed with each employer and the reasons you're no longer employed with them
- your detailed explanation of the facts if you quit or were dismissed from any job in the last 52 weeks
- your full mailing address and your home address, if they are different
- your social insurance number (SIN)
- the SIN of any other parent if you plan to share benefits
- the last name at birth of one of your parents
- the expected or actual date of birth of your child
- the date your child was placed with you for the purpose of adoption and the full name and address of the agency handling the adoption
- your banking information to sign up for direct deposit, including:
    - your financial institution
    - your branch (transit) number
    - your account number

The online application takes about 1 hour to complete. Your information is saved for 72 hours (3 days) from the time you start. If you don't complete the application, you can come back to it later using a temporary password that you receive when you start your application.

If you don't complete the application within 72 hours:

- it will be deleted, and
- you'll have to start a new application

Ready to start?

Provide additional information

Record of employment

Employers issue a record of employment (ROE) to provide information on your work history. Service Canada uses the information to determine:

- whether you're eligible to receive Employment Insurance (EI) benefits
- how much you'll receive

You can visit My Service Canada Account (MSCA) to view ROEs that past and current employers have issued to you.

Electronic ROEs
Electronic ROEs are sent directly to Service Canada by your employer. You don't need to request or provide copies to Service Canada.

Paper ROEs
If your employer issues paper ROEs, you must request copies of all ROEs issued to you in the past 52 weeks. You'll need to provide them to Service Canada as soon as possible after you submit your EI application. You can mail them or drop them off at a Service Canada Centre.

Provide the date of birth

When your child's date of birth is different from the expected date of birth on your application, you must let us know the actual date of birth as soon as possible. You can:

- call 1-800-206-7218 (TTY: 1-800-529-3742)
- visit a Service Canada Centre

A benefit statement and access code will arrive by mail

Once your application is complete, Service Canada will mail you a benefit statement. This statement will include a 4-digit access code. You need this code and your SIN to inquire about your application. **Receiving the EI benefit statement doesn't mean that Service Canada has made a decision about your claim.**

Review your application status

To check the progress of your application, you can:

- log into MSCA
- contact Service Canada

If you're not registered with MSCA, you can create an account when you receive your benefit statement and access code.

When payments start

You'll receive your first payment about 28 days after you apply if you're eligible and have submitted all required information. If you're not eligible, we'll notify you of the decision made about your application.

Waiting period
Before you start receiving benefits, there is one week for which you won't be paid. We call this the waiting period. It's like the deductible that you must pay for other types of insurance.

If you apply for both maternity and parental benefits, you only need to serve the waiting period once.

If you're sharing parental benefits for the same child, only one parent will serve the waiting period.

While receiving benefits

While receiving benefits, you must continue to be eligible. Please contact Service Canada if you:

- stop providing care for your child while receiving parental benefits
- start working or earn money. For more information on how earnings impact your benefits, visit Working while on claim

If you don't inform Service Canada of these changes, you risk being overpaid and having to repay benefits.

If your situation changes

You may be eligible for other benefits. This could include sickness benefits if you become ill or caregiving benefits if your child becomes critically ill or injured. You must meet the conditions for each benefit.

If you travel outside of Canada

As long as you continue to meet eligibility conditions, you can still receive maternity and parental benefits while outside Canada.

We encourage you to contact Service Canada to speak with an agent who can give you advice on your specific circumstances.

Check or update your information

With My Service Canada Account, you can check the status of your Employment Insurance (EI) application. You can also:

- view and update your personal information
- find out when your payments start and end
- sign up for direct deposit or change your direct deposit details

When payments end

Maternity benefits
You stop receiving benefits if:

- you've received 15 weeks of maternity benefit payments
- 17 weeks have passed since your due date or the date you gave birth, whichever is later
- you've received the maximum weeks of benefits payable to you when combining EI benefit types or
- you have reached the end of your claim period
    - when you start a claim for any type of EI benefit, your claim is open for a certain period of time. This is usually 52 weeks. In some situations, the claim period may be extended to a maximum of 2 years

Standard parental benefits
You stop receiving benefits if:

- you've received all standard parental benefit payments you applied for, up to a maximum of 35 weeks
- the maximum of 40 weeks has been paid to parents sharing benefits
- 52 weeks have passed since your child was born or placed for the purpose of adoption
- you stop providing care for your child
- you've received the maximum weeks of benefits payable to you when combining EI benefit types or
- you have reached the end of your claim period
    - when you start a claim for any type of EI benefit, your claim is open for a certain period of time. This is usually 52 weeks. In some situations, the claim period may be extended to a maximum of 2 years

Extended parental benefits
You stop receiving benefits if:

- you've received all extended parental benefit payments you applied for, up to a maximum of 61 weeks
- the maximum of 69 weeks has been paid to parents sharing benefits
- 78 weeks have passed since your child was born or placed for the purpose of adoption
- you stop providing care for your child
- you've received the maximum weeks of benefits payable to you when combining EI benefit types or
- you have reached the end of your claim period
    - when you start a claim for any type of EI benefit, your claim is open for a certain period of time. For extended parental benefits, this period is up to 78 weeks. In some situations, the claim period may be extended to a maximum of 2 years

If you disagree with the decision on your application for EI benefits

You can request a reconsideration of the decision. You must submit a request for reconsideration within 30 days after the day the decision was communicated to you. You can contact Service Canada to help you with your reconsideration request.

Durham District School Board
400 Taunton Road East
Whitby, Ontario L1R 2K6
Ph: 905-666-5500
1-800-265-3968
TTY: 905-666-6943
Fax: 905-666-6474

www.ddsb.ca

Application for Maternity Benefits – ~~Teaching Staff~~ OSSTF Member

Name: _____**S.I.N.** _____ **ID#** _____

According to the terms and conditions of the Maternity Benefits as in the Memorandum of Understanding and the Collective Agreement, I hereby apply for maternity benefits from the Board.

In accordance with this plan, I hereby agree that:

A. I will return to work (prior to submitting any resignation) and remain in the service of the Board (in accordance with the terms of my Contract/Terms & Conditions of Employment) after returning from my Pregnancy/Adoption Leave (and from any subsequent additional leave granted by the Board under my Contract/Terms & Conditions of Employment); and
B. Should I not comply with (A) above, I shall reimburse the Board any monies paid to me under this plan.

Signature: _____ **DATE:** _____

The maternity benefits available to you, effective May 1, 2013 are:

1. Supplemental Employment Benefits (SEB) - benefit paid by the Board to top up your EI weekly rate to your normal weekly salary. This is payable for a maximum of eight weeks from your baby's date of birth or the start of your leave.

2. If you are NOT eligible to receive Employment Insurance (EI) benefits you will receive eight weeks of salary paid at 100%.

What 4 documents must I send in to apply for these two payments?

1) This SEB application form
2) Proof from Service Canada of when you served your waiting period.
3) A copy of your first bi-weekly stub from Service Canada showing your weekly benefit rate.
4) Proof of the date of birth of your child/children.
   - this can be a Doctor's note , hospital discharge papers, birth certificate, or health card as long as the date of birth is shown.

What if I am not eligible to receive Employment Insurance Benefits?

If you are not eligible to receive Employment Insurance Benefits, submit this form along with proof from Service Canada that you are not eligible to receive benefits. You must notify of the date of birth, as soon as possible after the birth of your baby.

Where or to whom do I send my application and supporting documents?

~~teaching.records@ddsb.ca~~ employee.records@ddsb.ca

To be completed by the Board:

*Regular SEB payment $*_____ *Processing Clerk*_____

Date: _____*Signature for the Board* _____

I am going off on Maternity / Parental leave what steps do I need to take?

The first thing to do:

- apply for your Pregnancy/Parental leave on Leave of Absence Request Data base (LOARD)

- include a note from physician or midwife indicating the approximate date of delivery.

- copy of the leave approval letter is sent to Employee Services from Operations to begin the process for payroll. Pension and benefits.

Once you have finished working:

1. Apply for Employment Insurance (EI) benefits through **Service Canada**.

    - online at www.servicecanada.gc.ca

    - in person at any Service Canada office in your area.

Important to note that your Record of Employment (ROE) is sent electronically from our payroll department to the Service Canada data bank, you won't receive a hard copy. This process is very efficient and provides Service Canada with the data they require to move forward with your claim.

2. Respond to notification from payroll/benefits about continuing or waiving benefit coverage and pension payments.

3. Apply for SEB payments with all relevant documentation, after your baby is born.

4. Update dependent enrolment information to ensure that your child is covered by your benefits plan.

5. Any changes to your approved leave date(s) must be requested through LOARD.

Revised

Dec. 2, 2015

Should I continue my Long Term Disability coverage during my leave of absence?



The answer to this question deserves careful consideration.

Long Term Disability (LTD) insurance provides a safety net that will replace a percentage of your salary and provide pension plan protection should you be unable to work because of an illness or injury.

Your LTD plan recognizes that most members are in a highly vulnerable financial position should they be confronted with a loss of income during a lengthy or permanent disability.

While on leave of absence, you have two options:

1. Maintain your LTD coverage by continuing to pay your premiums, **or**
2. Discontinue your LTD coverage by ceasing your premium payments.
   When you return to work your coverage will be reinstated and you will be subject to a pre-existing condition clause.

Maintaining your LTD coverage

If you choose to maintain your LTD coverage and you become disabled while on leave, you are eligible to apply for LTD benefits. There will be no break in your coverage and you will not be subject to a pre-existing condition clause upon your return to work.

Example 1:
Tracey is diagnosed with cancer during her leave of absence. While undergoing cancer treatment, her leave of absence ends and she is unable to return to work. As Tracey maintained her LTD coverage during her leave, she is eligible to apply for LTD benefits. The benefits, payable on or after the date her leave is scheduled to end, will help her replace her income while she is unable to work.

Discontinuing your LTD coverage

If you become disabled while on leave, you will not be eligible for LTD benefits. Upon your return to work, your coverage will be reinstated and you will be subject to a pre-existing condition clause if you become disabled within 12 months from the date of reinstatement.

What is a pre-existing condition?
This is a disability arising from illness or injury for which you obtained medical care during the 90 day period before you become re-insured.

Example 2:
Tracey is diagnosed with cancer during her leave of absence. Tracey did not maintain her LTD coverage during her leave, therefore, she is not eligible to apply for LTD benefits to help her replace her income if she is unable to return to work. If Tracey returns to work after her leave of absence ends, her LTD coverage will be automatically reinstated, but if Tracey has to discontinue work less than one year from her reinstatement of insurance date, her benefits will be subject to a pre-existing condition clause. She can apply for LTD, but if it is determined that her medical condition is pre-existing, her LTD application will be declined.

[redacted]

[redacted]

Buying Back My Pension: Is It for Me?

Info obtained at www.otpp.com

Note: Example provided is for OTPP, but OMERS numbers would be quite similar.

For a full-time teacher with a salary of around $78,000, making up for a year's gap in your pension typically costs about $10,000.

If you're like many teachers, paying for that $10,000 leave could increase your pension by about $1,800 each year.

Most of our retired members collect a pension for about 30 years, so paying for that leave today could mean you'll get as much as $56,000 more throughout your retirement.

A few things to keep in mind:

- Your pension is about as close to a guaranteed investment as you can get. When you retire, your monthly payments will be determined by a formula, not the ups and downs of the market.
- Paying for your leave will increase your service credit. The more service credit you have, the bigger your pension.
- To maintain your retirement goal, consider paying for your entire leave.
- Why not just work an extra year to make up for your leave? Let's face it, the closer you get to your 85 factor, the more valuable retirement will likely be.
- You can pay for as little or as much of your leave as you want. You'll receive service credit that is proportional to the amount you've paid.
- You have up to five years from the end of your leave to pay.
- Interest will be applied to the cost of your buyback beginning the first of the month following the end of your leave.
- Pay for your leave with cash (online banking or cheque), RRSPs or a combination of both. You can't pay with a credit card or through payroll deduction.
- If you decide to pay for your leave, it's best for you to tell OTPP by April 30 of the calendar year following the year your leave ends. This'll make your tax situation less complicated.

The cost

Let's say you took one year away from full-time work. Your salary, as reported by your employer, was around $78,000 before your leave. To get a rough idea of how much your leave would cost, multiply the salary you earned before your leave by the contribution rate(s) for the leave period you're paying for (OTPP base contribution rate for 2020 is 12%).

$78,000 X 12% = $9,360 plus interest