

LEAVES OF ABSENCE

INTRODUCTION

A leave of absence is approved time away from your teaching position while under contract, as provided within your local collective bargaining agreement, by legislation or by mutual agreement. Full salary, partial salary or no salary at all may be provided during the period of leave.

It is important to assess your situation and determine the implications of a leave of absence in all aspects and particularly in continuity or entitlement to benefits. There may be preventative measures that will minimize the risk of any of these aspects being a problem in any given situation.

The primary focus of this brochure is to provide general information related to a leave of absence. Teachers seeking information on maternity, adoption or parental leave should refer to the Maternity and Parental Leaves and Benefits information sheet. Teachers on leave for medical reasons and teachers contemplating participating in a deferred salary leave plan should visit the Saskatchewan Teachers' Federation website at www.stf.sk.ca or consult a senior administrative staff member at the Federation.

Saskatoon – Head Office

2317 Arlington Avenue

Saskatoon SK S7J 2H8

T: 1-306-373-1660 or 1-800-667-7762

F: 1-306-374-1122

ACCESS TO LEAVE

Teachers should refer to the Provincial Collective Bargaining Agreement and their local agreement for information regarding the purpose, length and funding available for a leave, and the procedures and deadlines for application to the employing school board for such leave.

ACCESS TO SICK LEAVE AND OTHER ENTITLEMENTS

Teaching service, for salary increment purposes, includes periods of time when you are in receipt of salary, Supplemental Employment Benefit Plan benefits or in accordance with leave provisions in your local collective bargaining agreement.

Teachers on an approved leave of absence maintain accumulated sick leave days previously acquired. Additional sick leave days are only accumulated during the period of the leave that you are in receipt of SEB Plan benefits.

It is important to consider your financial and health-care needs during a leave of absence and provide for them before commencing your leave.

EMPLOYMENT INSURANCE

Depending upon the circumstance, teachers on a leave of absence may be eligible for federal Employment Insurance benefits provided they have enough insurable hours of employment in the 52 weeks prior to the leave. There are four kinds of special EI benefits:

- Maternity benefits payable to a maximum of 15 weeks.
- Parental/adoption benefits payable to a maximum of 35 weeks.
- Sickness benefits payable to a maximum of 15 weeks.
- Compassionate care benefits payable to a maximum of 26 weeks.

More information is available by calling the Service Canada Employment Insurance office directly at 1-800-206-7218.

LIFE INSURANCE

Teachers' Group Life Insurance Plan

If your leave begins during the school year, coverage is extended for the remainder of the school year (ending August 31). Your board will deduct premiums for the remainder of the school year from your last paycheque. If your leave begins at school opening or continues into the next school year, you must apply to continue your insurance coverage. A written request, accompanied by a copy of the letter from your school board granting the leave, should be sent to the Saskatchewan Teachers' Superannuation Commission prior to September 30. You are required to pay the full amount of the premiums for the year to the STSC even if you will be returning to teach during the school year.* **If you have paid your own premiums, you should advise your board upon your return to avoid overpayment of your premiums.** For additional information contact:

**Saskatchewan Teachers'
Superannuation Commission**
RM 129, 3085 Albert Street
Regina SK S4S 0B1
T: 1-306-787-6440 or 1-877-364-8202
F: 1-306-787-1939
E: mail@stsc.gov.sk.ca
www.stsc.gov.sk.ca

* Teachers in receipt of salary during their leave may wish to make arrangements with their board to have premiums deducted from their salary.

STF Optional Life Insurance

If you are presently participating in Portaplan, you can continue your coverage during your leave by paying the premiums as they come due. If you or your partner do not have a Portaplan life insurance policy, visit the Federation website or contact the Portaplan office to find out more about the options available to enhance your financial plans.

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GROUP INSURANCE AND PENSION BENEFITS

Teachers who are on an approved leave of absence will retain health, dental, life insurance and pension benefits according to the applicable benefit plan as follows:

Health and Dental

Coverage under the Members' Health Plan allows teachers on board-approved leaves to continue to receive benefits under the plan for up to five consecutive years. To avoid an interruption in your benefits, return your signed STF Change of Information form to the Federation and a dental plan Change of Information form to the Saskatchewan Teachers' Superannuation Commission each time there is a change in personal information (e.g., leave of absence, return to work, change of address, change in dependant information). Forms can be obtained from the website, your board office or the Federation and should be completed each time there is a change in your personal information. Visit the website(s) or contact the appropriate plan office for more information.

Health

STF Members' Health Plan
Saskatoon – Head Office
T: 1-306-373-1660 or 1-800-667-7762
F: 1-306-374-1122
www.stf.sk.ca

Dental

Saskatchewan Teachers' Superannuation Commission
T: 1-306-787-8814 or 1-877-364-8202
F: 1-306-787-1939
www.stsc.gov.sk.ca

Teachers' Long-Term Disability Plan

To continue coverage during your leave, you must apply directly to the LTD office no later than 30 days prior to the start of your leave. If your application is approved, you will be required to prepay the total premium due for the leave period directly to the Federation prior to the start of your leave. If you do not apply to the LTD office within this period, you will be considered to have waived the election and coverage will resume when you are scheduled to return to work.

LTD coverage continues while you are in receipt of sick leave and Supplemental Employment Benefit Plan benefits. Your board will continue to deduct premiums during this period.

Contact the Teachers' Long-Term Disability Plan office for further information to help you assess whether extending LTD disability coverage during your leave is the right option for you.

Teachers' Long-Term Disability Plan

Saskatoon – Head Office

T: 1-306-373-1660 or 1-800-667-7762

Confidential Fax: 1-306-373-5235

www.stf.sk.ca

PENSION

Whether or not your pension contributions continue during the period of your leave depends on the type of leave. For example, contributions continue and pension service credit continues to accrue during any sick time paid by your board and while in receipt of SEB Plan benefits from your board. If you begin collecting disability benefits from the Teachers' Long-Term Disability Plan or the Saskatchewan Teachers' Disability Benefits Plan, your pension service accrues for the portion of your teaching time you are in receipt of the disability benefit, but your contributions are waived.

For any other leave of absence, you may obtain pension credit upon application to your pension plan after the conclusion of your leave, provided that particular leave is eligible for purchase under the pension plan's provisions. You will be required to pay your regular pension contributions for the period plus any related interest, and, depending upon the purpose of the leave, you may also be required to pay the government portion of contributions for that period. Sabbaticals and the leave portion of a deferred salary leave are considered leaves of absences and may be purchased as above, or your contributions may be remitted by the board during your period of absence. Rules for purchases of service include minimum and maximum leave periods that can be purchased and other restrictions. Visit the website(s) or contact your pension plan directly for more information.

Saskatchewan Teachers' Retirement Plan

Saskatoon – Head Office

T: 1-306-373-1660 or 1-800-667-7762

www.stf.sk.ca

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STF-00198A / 20220929 / 8000-50

This summary contains general information only. In the event of a discrepancy in interpretation, the applicable legislation or collective bargaining agreement is the final authority. For further information contact the Federation or visit the STF website at www.stf.sk.ca.