

Employee Benefit Plans

Collective Bargaining Agreement Wage Adjustment and Retroactive Disability Benefit Adjustments for Eligible SEIU-West Plan Members.

3sHealth Employee Benefits received confirmation that the collective bargaining agreement between SAHO and SEIU-West has been ratified. This agreement includes changes to eligible employee wage rates, which may impact the disability benefits paid to you if you are or have been on an approved disability claim on or after April 1, 2019.

We have provided some frequently asked questions and answers below in regard to the retroactive increase.

1. What happens if there is a general pay increase at my workplace while I'm receiving disability benefits?

If the pay increase is effective after your date of disability, your disability benefits will not be adjusted.

If the pay increase is retroactive to a date before your date of disability, upon confirmation by your employer, your benefits will be adjusted to include any general pay increase that you may be entitled to receive.

2. How will I know if I am eligible to receive a retroactive increase to my disability benefits as a result of the wage adjustment?

If your date of disability was on or after April 1, 2019 you may be eligible to receive the wage adjustment. 3sHealth will work with your employer to confirm.

3. How will the retroactive adjustment for my disability benefits be calculated?

Eligible disability plan members will only qualify for one wage adjustment based on their date of disability. If the date of your disability is on or prior to March 31, 2019 will not be eligible for the retroactive wage adjustment to your disability benefits. If you were disabled between April 1, 2019 and March 31, 2020 you will receive a 1% increase to your disability benefit. You will not be eligible for the 2% increase to your disability benefits from April 1, 2020 as this increase occurred after your date of disability.

If you were disabled on April 1, 2020 or later you will receive the 2% increase to your disability benefit. The 1% increase effective April 1, 2019 would be retroactively paid by your employer if you were actively working.

Example 1:

Sally went off work on April 13, 2019. The date she was considered disabled from her occupation was April 14, 2019. Sally returned to work June 10, 2019. The April 1, 2019 retroactive wage adjustment of 1% will be applied to the disability benefits that Sally received from April 14, 2019 to June 9, 2019. Sally's hourly rate of pay before April 14, 2019 was \$23.17. Her benefit adjustment will reflect her new hourly rate of pay of \$23.40. If Sally is actively at work, the 2% wage adjustment effective April 1, 2020 will be paid by her employer.

Example 2:

Jamie went off work on July 16, 2019. The date she was considered disabled from her occupation was July 17, 2019. Jamie has not returned to work and remains on an approved disability claim. The April 1, 2019 retroactive wage

adjustment of 1% will be applied to the disability benefits that Jamie received from July 17, 2019 up to March 31, 2021. Jamie's previous hourly rate of pay was \$25.63. Her benefit adjustment will reflect her new hourly rate of pay of \$25.89. Jamie will not be eligible for the 2% increase to her disability benefits from April 1, 2020 as this increase occurred after her date of disability. Jamie's ongoing disability benefit payments will be based on her new hourly rate of \$25.89.

Example 3:

Margaret went off work on May 15, 2020. The date she was considered disabled from her occupation was May 16, 2020. Margaret has not returned to work and remains on an approved disability claim. The April 1, 2020 retroactive wage adjustment of 2% will be applied to the disability benefits that Margaret received from May 16, 2020 to March 31, 2021. Margaret's previous hourly rate of pay was \$37.13 (including the 1% wage increase from April 1, 2019). Her benefit adjustment will reflect her new hourly rate of pay of \$37.87. Margaret's ongoing disability payments will be based on her new hourly rate of \$37.87. Margaret's 1% increase effective April 1, 2019 will be paid by her employer if she was actively at work.

4. How will I receive the increase to my disability benefits?

If you qualify for a wage adjustment to your disability benefits then the one-time payment for the amount of your retroactive wage adjustment will be paid to you by cheque. The cheque will be mailed by 3sHealth to your home address. If your mailing address has changed, please contact 3sHealth at epb@3shealth.ca on or before April 16, 2021 with your updated mailing address.

5. When will I receive the increase to my disability benefits?

3sHealth will mail the cheques to all eligible plan members on April 28, 2021.

6. How does this impact any future LTD payments I receive?

If you are eligible for the wage adjustment, you will receive your new hourly rate of pay for the duration of your claim going forward.

7. How does this impact disability claims that are already closed?

If your disability claim is closed, you will receive the one-time retroactive wage amount for the period that the wage adjustment took effect (either April 1, 2019 or April 1, 2020) up to the date your approved disability claim was closed.

8. Who can I contact if I have questions about my wage adjustment?

If you have more questions about your retroactive wage adjustment, please contact your employer.

9. Who can I contact if I have questions about my disability benefits?

If you have any questions about your disability benefits please contact 3sHealth directly toll free at 1-866-278-2301, or by email at epb@3shealth.ca.