



## Supplementary Unemployment Benefit (SUB) Plan – Staff (Maternity Benefits)

### ***What is the SUB plan?***

- The object of the SUB Plan is to supplement Employment Insurance (EI) benefits during a temporary leave period due to pregnancy.
- The period of entitlement is seventeen (17) weeks, and is limited to:
  - one (1) week of salary at 95% during your EI waiting period; and
  - sixteen (16) weeks of salary at 95% minus any EI benefits

**Note:** the total amount of your SUB payments will be divided evenly over your entire SUB dates. The calculation for the EI amount will be based on an Employee taking 12 months even if they take longer (up to 18 months) and have a reduced EI.

### ***Eligibility for the SUB Plan***

To be eligible for Supplementary Unemployment Benefits (SUB) you **MUST**:

- be full-time and have completed 90 days of employment with Mount Royal University in an approved University position (i.e. **NOT** in a casual position) and be eligible for a maternity leave under the terms of the MRSA Collective Agreement. This applies to the following categories of employees: Regular and Continuing Term full-time, Limited term, Replacement Term, full time and part time. Employees with less than one year in an approved position will have their SUB payments prorated.
- be absent during a period when you would normally be required to work.
- commence maternity leave prior to or on the date of delivery.
- apply for and be eligible for Employment Insurance benefits.

**Note:** For any extenuating circumstances SUB payments will be paid out, ensuring that the above items are adhered to, at the discretion of the Department of Human Resources.

### ***Benefit Coverage***

- You are eligible for continued health insurance benefits, if you are enrolled in the benefit plan. You must be working a minimum of 17.5 hours per week to be in receipt of benefits.
- Benefit coverage will end at the end of the month that your SUB payments expire, unless you make arrangements to continue to pay premiums.

### ***Local Authorities Pension Plan (LAPP)***

- Under Local Authorities Pension Plan regulations, SUB Plan earnings are **not** pensionable and LAPP premiums will not be deducted from your SUB Plan payments. You have the option to either prepay monthly your pension contributions (starting on the first day of your Maternity Leave) or to buy back pensionable service pertaining to each calendar year. If you choose not to pay for the pension service through either of these methods, you forfeit the service.
- The employer is responsible for contributing on only one year of pensionable service in conjunction with a leave.

### ***While you are on the SUB Plan:***

- You may maintain benefit coverage at the regular cost sharing arrangement. The University will continue to pay the employer's portion of benefit premiums.

**When the SUB Plan expires:**

- You may still maintain benefit coverage at the regular cost sharing arrangement. The University will continue to pay the employer’s portion of benefit premiums. You will pay on a monthly basis through an Electronic Funds Transfer (EFT), for the benefits you choose to keep. Beyond 12 months of leave you will be responsible for paying 100% of the premiums (employee and employer cost combined).

**General Illness**

- When you are not covered under the SUB Plan, you may be eligible to receive General Illness benefits:
  - General Illness coverage may be paid to you in the *pre-delivery* period under the following circumstances:
    - when the attending physician orders a course of treatment which is inconsistent with continued employment
    - when you can no longer do one or more tasks of your job and the University is unable to modify your job to accommodate your limitations, or
    - when the University exercises its rights under the Employment Standards Code to order you to commence maternity leave
- Entitlement for General Illness benefits must be supported by satisfactory medical evidence.

**How to Apply for the SUB Plan**

1. Notify the Department of Human Resources in writing of your intended Maternity Leave dates and your desire to apply for the SUB Plan. Note that if you start maternity leave in the middle of a week - that entire week is considered a work week, and your EI waiting period would not begin until the following week. For example, if you start Maternity Leave on a Tuesday, your EI waiting period would not begin until the following Monday. We recommend that you work a full week to maximise your EI benefits.
2. Contact your EI Office to obtain information about current EI regulations, or visit the EI website at <http://www.servicecanada.gc.ca/eng/home.shtml>
3. To receive maternity and/or parental benefits, you must complete an EI application online through the EI website (preferred method), or in person at the Service Canada Centre **closest to your residence**. The centres are listed under Government of Canada.

Applying on-line – you will need the following:

- Social Insurance Number
- Postal code of your usual place of residence
- Your complete bank information, so your payments can be deposited directly into your bank account
- Details regarding your most recent employment: your total salary before deductions for your last week of work – from Sunday to your last day worked
- Personal identification such as your driver’s license, birth certificate or passport if you are applying in person

Your Record of Employment (ROE) will be filed electronically to Service Canada from the Payroll Department. You can view your ROE five (5) days after the end of the pay period when the interruption of earnings occurred on Service Canada web site.

4. Once you receive the EI Benefit statement showing waiting period dates and amount of EI benefits, mail or fax (preferred method) a copy to Payroll. Please do this as soon as possible in order to avoid delay of your SUB payments after your 2 week EI waiting period.

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