

## Short Term Disability Checklist

If an employee is considering use of Short Term Disability, the following steps should be taken

- Advise the Employee to pursue a dr's note
- Advise the employee that
  - Manulife will contact them directly for more information (ie drs note)
  - Manulife will pay 66.7% of the employees regular compensation. This is tax-free which means it comes close to meeting their regular compensation.
  - Manulife will direct deposit pay weekly, and usually takes 1 week to process the claim. That week will not be paid.
  - An Employee could access sick days during the 1 week waiting period.
  - Employee will need to continue to pay CEBS benefits premiums while on leave. This is arranged through the Finance office.
  - The school will not pay the employee while they are on ST Disability.
  - If the employee is also active in the Christian Education Pension Plan, pension contributions (employee and employer) are paid by the Christian Education Pension Plan during the time that an employee is receiving disability benefits. This is calculated at the end of the STD claim and/or at the end of every Plan year. CEBS takes care of this within their office; no action is needed on your part to get this started, though they may be in communication through the process.
- HR to submit the following two forms to CEBS
  - [Absence Notification Form](#)
  - [STA Employer Notifcation](#)
    - In order to complete the form above share the following two forms with Finance and the employee's supervisor
      - [Short Term Disability - Supervisor](#)
      - [Short Term Disability - Finance Office](#)
  - [STA Occupational Demands Questionnaire](#)
- Notify business office to arrange for employee to continue to pay their short term benefits.
- Consult with manulife
  - Regarding any claims information
  - Regarding a modified return to work

Further CEBS information

**j. Disability of employee**

([Plan Book](#): Short or Long Term Disability)

1. The school completes the [Absence Notification Form](#).
2. The medical provider/physician completes the [Attending Physician Statement](#).
3. The employee completes the [Direct Deposit](#) form and returns it to CSI with a voided cheque.
  
4. Short-term disability benefits: After a 7-day waiting period, CSI pays 75% or 66 2/3% of annual earnings, depending on the selection made by your school. Benefits are paid to a maximum of five months. These benefits are taxable or non-taxable based on the election of the school at the time the employee first became disabled. If your school has selected Non-Taxable Disability Benefits, the employee must be responsible for payment of the disability premiums.
  
5. Long-term disability benefits: CSI will send to the school the application near the end of the short-term disability period. After short-term disability is finished (and per approval from Manulife) long-term disability benefits are paid at 66 2/3% or 60% and may continue until the employee can return to work or is permanently disabled, up to age 65. These benefits are taxable or non-taxable based on the school's choice at the time the employee first became disabled. Monthly premiums for disability and life insurance are typically waived when an employee is in receipt of LTD benefits.