

What happens to my RRSPs while I'm on leave?

If you are enrolled in RRSPs, you will have the option of contributing to your RRSP plan while on LOA. Contributions made during unpaid leaves will not be matched by Shannex. If you decide not to contribute while you're on leave, your funds will remain invested.

What happens to my Pension while I'm on leave?

If you are enrolled in the NSHEPP Pension plan, you will be required to fill out a Pension LOA form to advise if you wish to continue your contributions or not. You are required to notify your Benefits Coordinator at the beginning of your leave of your decision. If you choose to continue making contributions, you are required to send post-dated cheques by the end of each month. You will be responsible to pay both the employee and employer portions of the pension contribution while you are on leave.

What happens if my leave is extended?

You will receive a new invoice from your Benefits Coordinator in the mail outlining the new amount to cover the cost of your benefits during the extension.

What happens when I return to work?

Your benefits will be switched back to cost shared and any over or under payments will be adjusted on your first pay back to work.

If you cancelled your benefits, talk to your Benefits Coordinator to receive the forms you need to re-join the benefits plan. Great West Life will determine your benefit eligibility; remember, your application for benefits could be denied based on pre-existing conditions.

For additional information contact the
Shannex Benefits Department at:

PHONE

1-800-565-2011 (option 4)

EMAIL

Benefits@shannex.com

Shannex

Leave of Absence

Information Guide

SHANNEX

What is a “leave of absence”?

A leave of absence (LOA) is a term used to describe a period of time that one is to be away from his or her primary job, while maintaining employee status.

How is LOA granted?

Please refer to your Collective Agreement or Employee Handbook for more information.

What types of LOAs are available?

There are many different types of leaves. Refer to your Collective Agreement or Employee Handbook to determine which LOA applies to you. Examples include:

- Pregnancy/Parental/Adoption
- Unpaid WCB and sick leaves
- Court leave
- Public office leave
- Compassionate care
- Personal leaves
- Education unpaid

What steps do I need to take to keep my benefits?

1. Contact your Benefits Coordinator and refer to your Collective Agreement or Employee Handbook for specific cost sharing arrangements.
2. Your Benefits Coordinator will create an invoice for benefit coverage throughout the duration of your leave and send it to your home address on file.
3. You must sign and date the invoice, and return it to your Benefits Coordinator along with your payment in full within 31 days.
4. Once received, your Benefits Coordinator will begin the process of administering your benefits for the duration of your leave.

How do I pay for my benefits?

There are three different payment options:

- Pre-pay before your leave begins - you can request a quote to determine cost of benefits for the duration of your leave.
- Post-dated cheques
- Lump sum

What happens if I miss a payment or do not arrange to pay for my benefits?

If you do not arrange to submit payments within 31 days from the beginning of your leave, your benefits may be cancelled. Please refer to your Collective Agreement or Employee Handbook for more details. You will not be able to use your benefits for the duration of your leave once they are cancelled.

Can I modify my plan while on leave?

No. While on LOA you cannot make any modifications to your plan: i.e. adding or terminating dependents, changing from family to single coverage, or adding additional benefits. This is regulated by the benefit providers.

What if I do not want to continue my benefits?

You must decide to continue or opt out of all benefits at the beginning of your leave. You may opt out of Health and Dental, if you can provide proof of coverage under another plan. If you choose not to continue your benefits while on your leave, you must notify your Benefits Coordinator as soon as possible. Your benefits will be cancelled effective the last day for which premiums were paid or the last day benefits were used.

If you decide to cancel your benefits and you do not have coverage elsewhere, you may be subject to late entrant by Great West Life when you return to work. You will be required to complete an application which includes a health questionnaire and is subject to Great West Life approval. If approved, your dental benefits may be restricted for the first 24 months.

What if I terminate my employment while on leave?

If you terminate your employment during this period, any amounts owing on your invoice will be deducted from your final pay. If you are not owed any pay, you must send payment for the full amount owing up to the date of termination.