



 MEMBERS' PORTAL

# Continuation of Coverage During Absence From Work

Posted on April 27, 2020

## **Pre-Payment of your Leave of Absence, CEWS and CERB Programs for the Block Month of May and onward**

This bulletin is specific to today's environment and the pre-payment of absences as noted above. In the event you take any Leave of Absence the following procedures apply:

Prepayment of premiums is **not** required for an absence from the payroll of **fifteen (15)** calendar days or **less**. Prepayment of premiums **is required for an absence from the payroll of sixteen (16)** or more calendar days for one of the following reasons. **You must prepay the required premium in full within forty-five (45) days in order to be eligible for benefit consideration following the end of any of these periods:**

**Please note – the Block Month of April requires NO pre-payment due to the current One (1) month Contribution Holiday.**

Prepayments are only required for leave of absences, CEWS, and CERB programs, other leaves of absence granted.

- 1. Leave of absence granted** (such as personal, educational, maternity, child care, bereavement, or jury duty) other than inability to meet medical standards (IMMS), your coverage may be continued for a maximum duration of up to 24 months;
- 2. Lay-off**, your coverage may be continued for a maximum duration of up to six (6) months. Should you become disabled during the six-month period, you will not be eligible for benefit consideration unless you are recalled from lay-off status; NOTE: In the event of a Lay-off, if you wish to keep your continuation of coverage active you must prepay commencing with the May Block Month through and until the termination of the lay-off. **The maximum coverage for pre-payment of a lay-off is six (6) months.** If you have not returned to work prior to the six (6) month layoff period, your coverage will be terminated. You must prepay the required premium in full within 45 (forty-five) days in order to be eligible for benefit consideration **at the termination of the leave.**
- 3. Suspension**, your coverage may be continued for the duration of your suspension; You must prepay the required premium in full within **forty-five (45) days** in order to be eligible for benefit consideration **at the termination of the leave.**
- 4. Strike or lockout**, your coverage may be continued following the end of the strike or lockout; You must prepay the required premium in full within **forty-five (45) days** in order to be eligible for benefit consideration **at the termination of the leave.**
- 5. CEWS and CERB program, SSQ has determined that CEWS and CERB programs are insurable earnings and therefore pre-payment arrangements can be made. NOTE if you wish to keep your continuation of coverage in place you must prepay commencing with the May Block Month for the duration of these leaves.** You must prepay the required premium in full or in monthly installments within forty-five (45) days in order to be eligible for benefit consideration **at the termination of the leave.**

Please contact Manion's contact centre for applicable rates at 1-866-532-8999. **This must be completed within forty-five (45) days of the commencement of the Leave of Absence.** The cost is based on the previous three (3) months earnings at 2.30% plus the applicable taxes and 1.07% (the Employer's portion) plus applicable taxes.

Note: Please ensure you have reviewed Collective Agreement language when LOA's precede days off and any consequences that follow.

The SSQ Wage Indemnity Policy Booklet can be found on the Air Canada Component of CUPE website at [www.accomponent.ca](http://www.accomponent.ca) and is what each member ought to rely on. Alternatively, if you have any questions or concerns, please contact the Administrative Consultant.

On Behalf of The Board of Trust,

Stephen Morash  
Administrative Consultant

**NOTE: All Policy Booklet information can be accessed on the Air Canada Component of CUPE web site [www.accomponent.ca](http://www.accomponent.ca) or on the mobile App.**

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