



# INFORMATION SHEET

## Disability

### How does SHEPP define a period of disability?

SHEPP considers a period of disability to be when you are absent from work due to illness or injury.

### What happens to my pension during a period of disability?

If you are away from work due to a disability for which you receive full earnings from your employer, such as paid sick leave, paid vacation leave, or workers' compensation net pay top-up benefits, the earnings paid to you are pensionable, and both you and your employer are required to contribute to SHEPP. You will earn credited service for this period just as if you had worked.

If you remain disabled beyond the full earnings period, you must apply for a period of SHEPP-approved disability.

### What does it mean to be placed on SHEPP-approved disability status?

If you are placed on SHEPP-approved disability status, it means you will continue to earn credited service and build your pension throughout the approved disability period, providing you have at least three deemed hours in a calendar month, even though no contributions are payable to the Plan by you or your employer. The pension you accrue during the approved disability period is based on your pre-disability rate of pay.

### When does placement on approved disability status automatically happen?

- When you apply for and are approved for 3sHealth (Health Shared Services Saskatchewan) Disability Income Plan benefits;
- When you apply for and are approved for a 3sHealth Group Life and/or Health and Dental premium waiver; or
- When you apply for and are approved for PEBA (Public Employees Benefits Agency) Disability Income Plan benefits;
- When your workers' compensation net pay top-up benefits end and you apply for and are approved for any of the above three benefits; or
- When you participate in a 3sHealth Disability Income Plan that does not offer short term benefits, go off work on an unpaid illness leave of absence and continue to be off work, apply for and are approved for 3sHealth Disability long-term disability benefits. If this applies, you will automatically be approved for a SHEPP-approved disability status retroactively to the date your unpaid disability leave of absence began.

#### EXAMPLE

Susan commences an illness leave on June 1 and has no sick time. At 119 days, Susan applies for 3sHealth Disability benefits and is approved. Upon approval of her 3sHealth Disability benefits, Susan will be placed on SHEPP-approved disability status retroactively back to June 1.



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## Are there any special circumstances where it is necessary to apply directly to SHEPP for approved disability status?

Yes, when you do not have:

- 3sHealth short-term disability benefits and you are on an unpaid leave of absence for more than one calendar month and return to work before qualifying for 3sHealth long-term disability benefits; or
- Access to 3sHealth or PEBA Disability Income Plan benefits.

## How do I apply directly to SHEPP for approved disability status?

You need to complete and submit the following three forms to SHEPP within 6 months of the date the unpaid illness leave begins. Please contact SHEPP to obtain the following forms:

- Member's Application for Pension Accrual while Disabled;
- Physician's Statement of Disability; and
- Employer's Statement of Disability.

After receiving all three completed forms, SHEPP will forward your application to a third-party adjudicator. If approved, your SHEPP pensionable earnings and credited service will be deemed from your disability leave of absence start date to either your return-to-work date or the date to which your claim is approved, whichever comes first. If you do not return to work before the end of the approved-claim period you will be required to provide ongoing proof of disability to continue your approved disability status. SHEPP will remain in periodic contact with you for the duration of your claim.

### IMPORTANT

To be considered, all applications and forms must be completed and submitted to SHEPP within 6 months of the date the unpaid disability leave of absence begins. In the case of applications for ongoing claims, applications and forms must be submitted within 60 days of the date of the approved claim period.

## What if I don't qualify for SHEPP-approved disability status or my approved claim period ends and I don't return to work?

You will be considered to be on an unpaid leave of absence until such time as you return to active employment. SHEPP membership continues during an unpaid leave of absence. However, since you will not receive pensionable earnings and member and employer required contributions will not be remitted, no benefit will accrue. If you are on an unpaid leave of absence for more than one calendar month, you may wish to purchase the unpaid leave of absence on a current service basis or at the end of the leave on a prior service basis.

If you are not approved for disability and appeal that decision through 3sHealth, you are still able to purchase service if your appeal is denied. You will have 60 days from the date the appeal is denied to purchase the service on a current service basis, assuming you have an honest and reasonable intention of returning to work. The option to purchase the missed service on a prior service basis is always available to you as long as you're an active member of the Plan.

For more information on purchasing service please refer to the Current Service Purchase (Leave of Absence) Information Sheet and/or the Prior Service Purchase Information Sheet available at [www.shepp.ca](http://www.shepp.ca).

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## Can I retire and continue to receive Disability Income Plan benefits?

While you are a SHEPP member on a 3sHealth managed disability claim, you continue to earn credited service. If you choose to retire and access your SHEPP pension, this may impact the disability benefits you receive. Please contact 3sHealth for further information on how this may impact your disability benefits.