



RPNs: Continuation of Benefits While Awaiting LTD

March 19, 2013

Are you a registered psychiatric nurse with a disability date of April 1, 2012 or later? If you have applied for Long Term Disability benefits and are in the LTD waiting period or you are appealing a decision of the LTD carrier, you may be eligible for premium maintenance for Health and Welfare benefits (Medical, Extended Health, Dental, Group Life and AD&D and LTD premiums). In order to be eligible you must meet the following criteria:

- Exhausted your sick leave credits
- Used up all available vacation entitlements (this means in the current year)
- Exhausted all other paid leave and banks that you are entitled to, and
- Used up your 20 days unpaid leave grace period

Continuance of benefit coverage is available for a maximum of 12 months.

The Nurses Bargaining Association has finalized a process with the employer (HEABC) regarding the implementation of this Memorandum of Understanding. The employer will continue to pay benefit premiums for eligible members and invoice the bargaining association for reimbursement. This means nurses who meet the above criteria should maintain seamless benefit coverage until a determination of their LTD application or appeal is completed, up to the 12-month maximum.

Note: Nurses who are successful in their LTD Appeals will be required to remit the 50% cost of premiums they would have normally paid had their LTD application been approved. You will be required to complete an authorization form which the Nurses Bargaining Association will provide when you initiate an appeal.

Any members who meet the above criteria and have been paying for their benefit premiums should contact their employer for reimbursement of those payments retroactive to April 1, 2012. Contact Alyson Williams (awilliams@hsabc.org) or Norah Miner (nminer@hsabc.org) should you require assistance or have questions regarding your eligibility.

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