



Supplementary Unemployment Benefit (SUB) Plan – Staff (Maternity Benefits)

What is the SUB Plan?

- The object of the SUB Plan is to supplement Employment Insurance (EI) benefits during a leave period due to pregnancy.
- The period of entitlement is seventeen (17) weeks, and is limited to:
 - one (1) week of salary at 95% during your EI waiting period; and
 - sixteen (16) weeks of salary at 95% minus any EI benefits

Note: the total amount of your SUB payments will be divided evenly over your entire SUB dates. The calculation for the EI amount will be based on an Employee taking 12 months even if they take longer (up to 18 months) and have a reduced EI.

Eligibility for the SUB Plan

To be eligible for Supplementary Unemployment Benefits (SUB) you **MUST**:

- be full-time and have completed 90 days of employment with Mount Royal University in an approved University position (i.e. **NOT** in a casual position) and be eligible for a maternity leave under the terms of the MRSA Collective Agreement.
 - *If employee has been in an approved position for less than one year then SUB payments will be prorated.*
- be absent during a period when you would normally be required to work.
- commence maternity leave prior to or on the date of delivery.
- apply for and be eligible for Employment Insurance benefits.

Benefit Coverage

- You are eligible for continued health insurance benefits, if you are enrolled in the benefit plan.
- Benefit coverage will end at the end of the month that your SUB payments expire, unless you make arrangements to continue to pay premiums.

Local Authorities Pension Plan (LAPP)

- Under Local Authorities Pension Plan regulations, SUB Plan earnings are **not** pensionable and LAPP premiums will not be deducted from your SUB Plan payments. You have the option to either prepay monthly your pension contributions (starting on the first day of your Maternity Leave) or to buy back pensionable service pertaining to each calendar year. If you choose not to pay for the pension service through either of these methods, you forfeit the service.
- The employer is responsible for contributing on only one year of pensionable service in conjunction with a leave.

While you are on the SUB Plan:

- You may maintain benefit coverage at the regular cost sharing arrangement. The University will continue to pay the employer's portion of benefit premiums.

When the SUB Plan expires:

- You may still maintain benefit coverage at the regular cost sharing arrangement for the first 12 months of your leave. The University will continue to pay the employer's portion of benefit premiums as long as your leave is less than a year. Beyond 12 months you will be required to pay 100% of the premiums of the benefits you wish to maintain. You will pay on a monthly basis, for the benefits you choose to keep.
- For any benefits and/or pension that you wish to maintain we will set up and Electronic Funds Transfer (EFT) to deduct premiums on the first of each month for that month's premiums.



Short Term Disability (STD)

When you are not covered under the SUB Plan, you may be eligible to receive STD benefits. STD coverage may be paid to you in the *pre-delivery* period under the following circumstances:

- when the attending physician orders a course of treatment which is inconsistent with continued employment
- when you can no longer do one or more tasks of your job and the University is unable to modify your job to accommodate your limitations, or
- when the University exercises its rights under the Employment Standards Code to order you to commence maternity leave

Entitlement for STD benefits must be supported by satisfactory medical evidence.

How to apply for the SUB Plan

- 1) Notify your Manager and Human Resources a minimum of 6 weeks written notice of the planned maternity leave dates. Also notify your Manager and the Department of Human Resources in writing of your intended Maternity Leave dates and your desire to apply for the SUB Plan.

Note: if you start maternity leave in the middle of a week - that entire week is considered a work week, and your EI waiting period would not begin until the following week. For example, if you start Maternity Leave on a Tuesday, your EI waiting period would not begin until the following Monday. We recommend that you work a full week to maximise your EI benefits.

- 2) For more information about your EI benefits please visit the EI website at [EI maternity and parental benefits: What these benefits offer - Canada.ca](#).

This is also where you can apply for your EI benefit. You can set up your Service Canada account prior to your leave, but cannot apply for the benefit until your maternity leave start date.

- 3) Your Record of Employment (ROE) will be filed electronically to Service Canada from the Payroll Department. You can view your ROE five (5) days after the end of the pay period when the interruption of earnings occurred on Service Canada web site.
- 4) Once you receive the **EI Benefit statement** showing waiting period dates and amount of EI benefits, email a copy to payroll@mtroyal.ca Please do this as soon as possible in order to avoid delay of your SUB payments. If Payroll does not receive your copy of the EI slip they will suspend your SUB payments.