

1. Absence

a. Due to a work-related accident

Worker's Compensation (Section 11)

- All active members with a contract are eligible to apply.
- Complete WCB form immediately—available from school office.
- Check collective agreement/board policy on integration of WCB benefits and paid sick leave.
- Contact the BCTF WCB Advocate for assistance with appeals.
- Members who establish a WCB claim, and subsequently exhaust all of their sick leave, should apply for Salary Indemnity Plan (SIP) benefits to ensure continuous pension service.

b. Due to illness

i. Sick leave

Check sick leave provisions under the collective agreement.

ii. Salary Indemnity Plan: Short-term (Section 5)

- All active members are eligible to apply.
- Benefits begin following expiry of paid sick leave.
- Benefits are 50% of regular pay, non-taxable, payable for a maximum of 120 teaching days.
- Pension service is earned while on SIP.
- Obtain application forms from the Income Security Division, BCTF.
- Check with your local on continuation of medical, dental, and EH benefits.

iii. Salary Indemnity Plan: Long-term (Section 5)

- All active members with a contract who have worked more than 20 days are eligible to apply.
- Benefits begin after SIP: Short-term.
- Benefits are 65% of the first \$40,000 of salary, 50% of the next \$40,000 of salary, and 40% of the balance.
- Benefits are payable (if disabled from teaching) for up to one year, or (if disabled from all occupations) until the earlier of recovery, the end of the month in which you attain *factor 90* (age + service), attain the age of 65, or death.
- For claims initiated prior to September 1, 1996—check with Income Security regarding the rules that apply to the claim.
- Obtain application forms from the Income Security Division, BCTF.

iv. Employment Insurance (Section 7)

- Up to 15 weeks of benefits, if eligible (600 hours insured work).
- No employment insurance benefit is payable if receiving SIP benefits.
- Sickness benefits apply to situation where you are sick, injured, or in quarantine. Benefits are paid for up to 15 weeks. If you already on claim for reasons other than illness, and while you are on claim you fall ill, then you may qualify with less than 600 hours. Check with your local Human Resources Development Canada (HRDC) office (hrdc.gc.ca) if this is the case. As well, you receive sickness benefits in addition to maternity or parental benefits, but you cannot receive more than 50 weeks of