

## PART I

### Disability benefits eligibility

#### Who is eligible for disability benefits?

- An employee considered to be fully prevented from performing their job due to a mental or physical incapacity for a period of at least four months may be entitled to a disability waiver of contribution or disability pension.
- In limited circumstances, the member may also qualify if they are on an approved rehabilitative work program during the four months.

#### What is the disability benefits criteria?

##### Disability waiver of contribution

- First 24 months, the member is unable to do *their own* job
- After 24 months, the member is unable to do *any* job

##### Disability pension

- Unable to do *any* job for which they are qualified

#### What is the disability elimination period?

- The period of time from the date of disability to the:
  - 1<sup>st</sup> day of the 5<sup>th</sup> month following the month in which the disability occurred\*; or
  - the date regular plan contributions cease (if later); or
  - the date of return to work (if earlier).
- Can occur any time a member is considered totally disabled (absent from work as a result of the disability).
- It is your responsibility to determine if the period of time that the member is absent is due to illness or injury.
- Following the elimination period, a member may qualify for a disability waiver of contribution or a disability pension.

\* Certain employers give members the option to continue contributions past the 1<sup>st</sup> day of the 5<sup>th</sup> month by using time away from work days, such as sick days, vacation days, etc. This is an employer-specific option and is in line with OMERS administrative processes.

## PART II

### Disability elimination period administration

#### During the disability elimination period

##### If the member receives 100% sick pay from employer

Normal contributions can continue to be deducted until the 100% sick pay ends or until the day 100% contributions stop.

No administration is required until the end of the elimination period.

Submit a completed *Request for an OMERS plan benefit e-form 143* to OMERS when 100% sick pay ends.

##### If the member receives LESS THAN 100% sick pay from employer

Two options are available to the employer:

- **Cease contributions** ✖✖
  - **Submit** a completed *Disability elimination period e-form 164* to provide the member with the option to purchase the period (at a single contribution rate).
- **Continue regular contributions** as if the member was receiving 100% regular pay
  - Be consistent in your approach for all or each class of members.
  - Example: For members receiving 85% of pay, contributions continue as though pay received was 100%.

#### Purchasing the disability elimination period

##### If the member elects NOT to purchase this period

1. **Submit** a completed *Disability elimination period e-form 164*.
2. OMERS will set up the period as broken service on the member's record.

##### If the member elects to purchase this period

1. **Keep a copy** of the completed and signed *Disability elimination period e-form 164* for your records.
2. **Delete** the *Disability elimination period e-form 164*.
3. **Report** all financial information through:
  - *Annual reporting of membership information e-form 119*; or
  - *Request for OMERS plan benefit e-form 143*.

#### Key Dates

**February 28:** Deadline for employer to remit previous year's elimination period funds to OMERS.

**December 31** (of the year the disability occurs): Deadline for member to elect to purchase the disability elimination period.