

COMMUNITY LIVING DURHAM NORTH
CONTINUATION OF HEALTH AND DENTAL BENEFITS

Policy No. C-14 (Human Resources) Effective Date: September 28, 2009

Rationale:

To ensure that our Benefits Package remains viable and affordable.

Policy Statement:

In the event of a disability claim, for employees with less than one (1) year of full time service, benefits will cease at the end of the month in which the disability occurs. For employees with more than one (1) year of full time service, we will continue Health and Dental insurance, for one month for each completed full time year of service prior to the disability, to a maximum of twelve (12) months.

In no event, however, will Health and Dental benefits be continued beyond the Long Term Disability elimination period (4 months) in situations where our group insurer has not approved a Long Term Disability claim.

Disabled employees will be required to continue to make pre-disability premium contributions.

Notwithstanding the above, CLDN policy with regards to extending benefits in disability situations will conform to existing legislation under the *Ontario Human Rights Code*, the *Workplace Safety and Insurance Act* and the *Employment Standards Act*.

The Association will assist in processing claims and/or obtaining answers to questions about the coverage, but the ultimate responsibility to ensure that claims are made on a timely basis remains with the Employee.

Approved by: _____ Date: _____ for the Board of Directors
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