

**MUNICIPALITY OF THE COUNTY OF PICTOU
GROUP INSURANCE BENEFITS DURING PERIODS OF DISABILITY**

PURPOSE

To provide a uniform policy for the payment of group insurance premiums for employees during periods of disability, as recognized by the Municipality's Group Insurance Provider, Service Canada with respect to Employment Insurance Sick Benefits, and the Workers' Compensation Board.

POLICY

The Municipality of Pictou County recognizes the need to provide for uninterrupted group insurance coverage to employees during periods of disability. During those periods employees will have their group insurance premiums paid by the Municipality under the following circumstances:

1. The qualifying period starts when an employee first becomes disabled and continues to age 65.
2. During the initial 24 months of disability, the disabled Employee will provide the Employer with post-dated cheques by the 15th of each month to cover the Employee's costs of their group insurance premium.
3. Beginning with the 25th month of disability and continuing to a maximum of age 65, the disabled Employee will provide the Employer with post-dated cheques by the 1st day of each month to cover 100% of the Employee's monthly premium for group insurance.
4. In the event the Employee defaults on his/her portion of the premium, coverage will be terminated for the remainder of the eligible period.
5. All former policies with respect to the payment of group insurance benefits during periods of disability are hereby repealed.