



805-177 Lombard Avenue  
Winnipeg, MB R3B 0W5  
204.984.9181 | 1.877.352.4247  
[info@elcicgsi.ca](mailto:info@elcicgsi.ca)  
[elcicgsi.ca](http://elcicgsi.ca)

### New Insured Benefit

ELCIC Group Services Inc. (GSI) is introducing a new insured national benefit. After a significant amount of research, analysis, consultation and reflection, GSI will add short-term disability compensation and management to the benefits plan. Let us share with you information about this journey.

The GSI Board has considered the wellness of the plan members and the care program that is offered. Specifically, when focusing on plan members who have a diagnosis or an event that renders them disabled, GSI believes in these principles:

- financial support should be provided to disabled employees,
- stress associated with the disability application process for both the employer and employee should be minimized, and
- an employee should return to work as quickly as possible where medically appropriate in an effort to live a full, healthy and productive life.

These principles can be achieved by an insured short-term disability program.

GSI's research into disability management has shown that best practices use an integrated and comprehensive program where the emphasis is placed on prevention, early intervention and a safe and early return to work to reduce costs and keep things flowing at your church or ELCIC workplace.

### Non-physical Disability

Studies have found that issues of stress and depression are among the leading cause of disability in Canadians, a trend that we are also seeing in the ELCIC. As the incidence of mental health claims grows, and disability rates continue to increase, congregations/employers will benefit from having a managed program that will provide resources for and the management of these cases.

The Employee and Family Assistance Plan (EFAP) is often the first step in identifying concerns around stress and depression. GSI encourages congregations/employers to direct their clergy and staff to this program. Recently a new program for depression care was added to the EFAP with additional screening, further assessments, treatment recommendations and medium-term counselling and psychotherapy. This program is part of the overall focus to create strategies to help keep these employees at work with a positive and long-term outlook.

### Benefits of Claims Management

Whether the disability is physical or mental, GSI believes that by improving claims management practices, the duration of claims can be reduced and savings generated. By adding early intervention through a managed short-term plan, the length of that absence can be reduced and long-term absences prevented. Research has shown that the longer an employee is off work on disability, the lower the probability that he or she will eventually return to work. Regular, supportive contact with employees on disability has been shown to reduce the duration of the disability and ensure that employees receive the best possible treatment at the earliest date. Being away from work on a disability leave can cause employees to feel insecure and vulnerable. It can lead to isolation, a diminished sense of dignity and reduced motivation. Return-to-work planning should start soon after the employee begins the disability leave, and their progress should be carefully monitored up to the time of their return to ensure that they are adequately supported. Trained professionals working for the insurer and who do not have a personal relationship with the employee are best able to develop and implement a return-to-work plan that supports both employee and employer.

### Accommodations

Employers have a duty to accommodate an employee with disability under Canadian law, but GSI believes, more importantly, that it is good policy. Most employees benefit from accommodations such as progressive return-to-work or modified duties that allow them to return to work before they have fully recovered. Some creativity and flexibility may be required to accommodate employees according to their specific needs and the nature of their tasks. An early return to work can even have a therapeutic effect on employees, as they reconnect with their coworkers and find satisfaction in their work.

### Current Policy

Rostered plan members receive disability income from their congregation/employer for the first nine weeks of disability and must apply for income under the federal government's Employment Insurance program to bridge the time to complete the six-month elimination period before they are eligible for long-term disability. There are no national policies or guidelines for non-Rostered plan members; each employer is responsible for determining a policy on accumulation and approval of sick time.

This process leaves the disability management to volunteers and generates unexpected costs for the congregation/employer. The plan member must navigate multiple applications, varying amounts of income and often uncertainty and lack of support – leading to further stress and frustration for the employee at a time when the disability itself is also causing distress.

### The National Short Term Disability Policy

The new program that GSI is sponsoring provides professional management, a streamlined application process, insured consistent income replacement, and equal benefits to all plan members. Congregations will be able to continue with their activities and events more smoothly, keeping the life of the congregation vibrant due to improved return-to-work practices and available financial resources in the salary budget (i.e. savings from not having to self-insure) to fund interim ministry. For non-Rostered positions, temporary staff can be hired to fill the gap to keep operations smooth and so that the employee is not overwhelmed when he or she returns.

Under this policy, there is a two-week waiting period where the congregation/employer continues regular salary when a member becomes disabled. The short-term plan follows for the next 15 weeks. If the disability continues into week 16, initiation to the long-term disability plan begins immediately; there is no gap period of government Employment Insurance. Note that employers will get a slight discount on their EI premiums because of this.

### Coverage

Income to the plan member will be 67% of the reported pre-disability cash income. The member's pension contribution of 7% on reported pre-disability cash income will be withheld and forwarded to GSI for deposit to the member's ELCIC Pension Plan account. The employer's 8% pension contribution is insured, will also be sent to GSI for deposit to the member's ELCIC pension account. The congregation/employer must maintain all ELCIC Group Benefits during the short-term disability period of 15 weeks.

### Timelines

This new program will begin January 1, 2017.

### More Information

In the coming months, GSI will provide more information. If you have any questions, please contact us by e-mail [info@elcicgsi.ca](mailto:info@elcicgsi.ca) or call 1-877-352-4247.