**Employee Relations Procedures Manual**

**SECTION 11: BENEFITS ADMINISTRATION**

**11.3 Employee Extended Benefits While on Medically Approved Absence**

On the recommendation of the Cabinet, the Territorial Commander has agreed to the following guidelines regarding employee extended benefits while on medically approved absence:

1. Employees who are unable to attend work due to a medically substantiated disability will be allowed to extend their benefit coverages for the time periods stated below or periods dictated by relevant legislation, whichever is greater.

2. Based on the number of years of employment with The Salvation Army, there will be:

1. an initial period where the employee and the employer will each pay their portion of the insurance premiums;
2. a further period where the employee may continue benefits provided s/he pays the entire premium charged by the insurer/s and provided medical evidence supports continued disability absence.

3. The following eligibility schedule will be applied:

|  |  |  |
| --- | --- | --- |
|  | **Initial Cost-Sharing Period upon Sustaining the Disability** | **Following the Initial Cost-Sharing Period** |
| Years of Service on date of Disability | Premium\* cost-sharing will reflect that of an active employee | All premiums\* paid by the employee |
| Up to 5 years | 1 year | 1 year |
| 5 - 10 years | 2 years | 2 years |
| More than 10 years | 4 years | For period sustained by medical evidence or to age 65,  whichever is less |

\*Note: Long Term Disability, Voluntary Accidental Death and Dismemberment and Life Insurance premiums will be waived by the insurer/s if the disability meets plan definitions. The employee must apply for these waivers within the timelines specified in these policies. Please contact your local Benefit Administrator for details.

4. Individual Salvation Army units are responsible to communicate this policy as part of the benefit plan orientation for eligible employees.