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DISABILITY INSURANCE (DI)

PURPOSE

1. The Government provides disability insurance to employees. The insurance gives employees some income protection if they become disabled and are unable to work.

APPLICATION

2. These guidelines and procedures apply to all employees .

DEFINITIONS


3. **Commensurate occupation** means a job that the employee can reasonably qualify for with training, education or experience. The rate of pay must be at least two thirds of the pay for the employee's regular occupation.

PROVISIONS

4. Disability insurance provides an employee with up to 70% of salary if the employee becomes disabled. The benefits are reduced by 100% of any other payments the employee receives for a disability.
5. Benefits are payable after a waiting period of 13 consecutive weeks or after all sick leave credits are used, whichever is later.
6. Benefits are normally provided up to 24 months. The employee must remain disabled from the position for benefits to continue.
7. Benefits can be extended beyond 24 months if the employee is disabled from any commensurate occupation.
8. Benefits are provided to the employee's 65th birthday if the disability continues.
9. The Government has no control over the granting of disability benefits. The insurance company decides if an application is approved.
10. When an employee is going to be off for a lengthy time due to disability the department, board or agency can fill the employee's position. However, the department, board or agency must have another position available when the employee returns.

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11. The employee submits a medical certificate and a sick leave application. The certificate must state the employee cannot work.
12. The supervisor reviews the application. If the certificate provides enough information, the leave is approved. Supervisors may ask for specific information on how long the employee will be off work.
13. Upon request the Compensation and Benefits Division provides the employee with information and application forms for disability insurance.
14. The employee completes the applicable forms and returns them to Compensation and Benefits. Compensation and Benefits fills out the applicable forms and sends them to the insurance company.
15. The employee's doctor must complete the applicable forms and send them to the insurance company.
16. The supervisor continues to check the leave status of the employee. If more leave is required, the supervisor makes sure a leave application is submitted.
17. After the employee has been on leave for an extended period (6 months to 1 year is considered an extended period) the supervisor should ask the employee, in writing, to get a prognosis from the employee's doctor. A copy of the employee's job description should be included to assist the doctor. The prognosis should state if/when the employee can return to work and what duties the employee can/will be able to perform.
18. If the prognosis states that the employee will soon return then the supervisor should be flexible in the granting of leave.
19. However, if the prognosis indicates that the employee cannot return to the position occupied prior to the health problem, steps can be taken to find another position to which the employee could be appointed with duties that are within his/her capabilities considering the employee's state of health.
20. If an agreement cannot be reached with the employee on an appropriate position, consideration could be given to terminating the employee for medical reasons. This would only be done as a last resort after a thorough examination of all the possibilities for alternate employment.
21. Longer term employees might prefer to retire for medical reasons. Depending on the length of service, the employee may qualify for an

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unreduced pension due to his/her state of health. This should be explored with Compensation and Benefits to ensure all the facts are known before proceeding.

AUTHORITIES AND REFERENCES

- 22. Main Collective Agreement with NEU
Article 20, Sick Leave
- 23. Collective Agreement with NTA
Article 14, Sick Leave
- 24. The Disability Insurance (DI) Plan booklet for the Public Service of Canada
- 25. Nunavut Human Rights Act

CONTACTS

- 26. For further information or clarification, please contact:

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