



## What to do if you are out of Sick Days

If you are out of Sick Leave days or are about to run out of Sick Leave days, then please read the following information to learn about the BCTF Salary Indemnity Plan (SIP):

### **If you are off work completely or are working part-time (reduction for medical accommodation) due to illness:**

- When you are about 10 workdays away from running out of sick days, you will apply to the Salary Indemnity Plan. Please see below for information about how to apply to the SIP.
- If you are off part-time (reduction for medical accommodation) and need to apply to the SIP, you will also need to fill out the Accommodation Employment Form as well as the SIP application form.

### **If you are still working your full assignment, you have run out of Sick Leave days, and you need to take more days due to illness:**

- For intermittent Sick Leave absences of 5 days or less in a school year, you can use this form without submitting medical: [https://www.bctf.ca/docs/default-source/services-guidance/claiming-for-intermittent-absences.docx?sfvrsn=37c915f6\\_10](https://www.bctf.ca/docs/default-source/services-guidance/claiming-for-intermittent-absences.docx?sfvrsn=37c915f6_10)
- If it is a Sick Leave absence that is longer than 5 days, use the regular SIP application process (below).

### **How to apply to the SIP:**

- Complete the SIP application form. You can find information about how to apply and some common questions on the BCTF website here: <https://www.bctf.ca/topics/services-information/benefits/salary-indemnity-plan>.
- Please note you will need to include some banking and Pensions information. You will need to attach a copy of a voided cheque or direct deposit form (available from your branch or through your online banking app), and a copy of your most recent pension statement. Go to the Teacher's Pension Plan website if you need to access a digital copy of your Pension statement: <https://tpp.pensionsbc.ca/>

## **The BCTF Salary Indemnity Plan**

The BCTF operates its own Salary Indemnity Plan, providing both short-term and long-term benefits to members disabled from employment because of illness or accident. The following is a summary of the principal features of the Salary Indemnity Plan (SIP):

### **Short-term SIP Information**

#### **Qualifying period**

Benefits begin on the first teaching day following the last day of paid sick leave.

#### **Benefits**

The benefit is 50% of salary, with the basic benefit never less than the Employment Insurance benefits. The benefit is not taxable.

#### **Pensionable service**

Contributions to the pension plan are waived but the claimant receives full pensionable service credit.

#### **Duration of benefits**

The maximum number of teaching days for which benefits are paid in respect of a single illness or accident is 120. No benefits are paid in July and August. A member who returns to teaching on a regular assignment no longer qualifies for benefits.

#### **Accommodation employment**

A member in receipt of benefits may remain or return to a reduced teaching assignment that has been recommended by a physician and has received prior approval by the Plan Administrator. The member's benefit will be calculated on a pro-rata basis.