

Benefit Information Update



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Legislative Changes to EI Maternity and Parental Benefits

What changed?

For employees in all provinces, except Quebec, the federal government made changes to Canada's Employment Insurance (EI) program which affect maternity and parental benefits. As of December 3, 2017, eligible pregnant employees can receive EI maternity benefits up to 12 weeks prior to their due date. Additionally, parents may choose to receive parental benefits over a period of 12 months at the current benefit rate, or up to 18 months at a lower benefit rate.

How does this affect employee benefits?

Disability

- The ability to receive EI benefits up to 12 weeks prior to the expected due date does not have any impact on disability absence.
- If a disability causes a member to be off work prior to their delivery date, the member may be entitled to disability benefits under the terms of their group plan. Group Disability is considered first payers in these situations, and EI adjusts any benefit payable under EI legislation by the amount of the disability benefit.
- Please note: pregnancy itself is not considered a disability. A member may be eligible for disability benefits if significant complications during a pregnancy prevent a member from working.

Extension of Benefits

- Provincial Employment Standards legislation requires employers to protect the jobs and benefits of employees who take maternity/parental leave for the maximum period specified in the legislation. Currently, in most provinces, this period is 12 months, which leaves a 6-month gap between the period provided by provincial legislation and the 18 months that an employee could choose to receive EI benefits.
- **For employees off on maternity after Dec. 3, 2017:** Insurance carriers will allow for an extension of benefits coverage up to 18 months.
- **For employees off on maternity prior to Dec. 3, 2017:** Should a plan sponsor decide to allow members currently on leave to extend that leave, although they are not eligible for the new 18-month leave under EI, underwriting approval is required to extend benefits coverage.
- If you wish to request an extension of benefits coverage for a plan member who is not at work or taking an unpaid leave, please complete the Request for Coverage Extension form available on your plan sponsor site or contact Jenny Hart for more information.

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