Benefit Fact Sheet – Maximum Periods for Continuation of Coverage under Employee Benefits while on Approved Leave Without Pay (LWOP) or Layoff

The chart summarizes the maximum periods of continuation of coverage while on an **approved Leave without Pay or Layoff,** according to the respective benefit policies and the maximum leave periods for each type of leave. Should a Collective Agreement indicate a different duration than the limitations outlined below, the **Collective Agreement provisions shall apply**. Employees on **leave with full or partial pay** will remain covered for all their benefits and cost-sharing arrangements with the employer will continue for the duration of the leave.

NOTE: Optional Critical Illness coverage will automatically be continued unless you choose to suspend/terminate it by calling Medavie Blue Cross' Optional Benefits Team at 1-844-949-3809.

Type of LWOP	Basic & Optional Life	Dependent Life	Basic & Optional Accidental Death and Dismemberment (AD&D)	Health & Dental	Long Term Disability
Adoption	Duration of adoption leave	Duration of adoption leave	Duration of adoption leave	Duration of adoption leave	Duration of adoption leave
Career Development	Up to 12 months	Up to 12 months	Up to 12 months	Up to 12 months	Up to 12 months
Child Care	Duration of child care leave	Duration of child care leave	Duration of child care leave	Duration of child care leave	Duration of child care leave
Deferred Salary	Up to 12 months	Up to 12 months	Up to 12 months	Up to 12 months	Up to 12 months
Educational	Up to 3 years	Up to 3 years	Up to 3 years	Duration of leave	Up to 12 months
Entrepreneurial	Up to 3 years	Up to 3 years	Up to 3 years	Up to 3 years	Up to 12 months
General	Up to 3 years	Up to 3 years	Up to 3 years	Duration of leave	Up to 12 months
Maternity	Duration of maternity leave	Duration of maternity leave	Duration of maternity	Duration of maternity leave	Duration of maternity leave
Nomination/Election	Up to 6 months	Up to 6 months	Up to 6 months	Up to 6 months	Continuation of coverage is not permitted
Sick Leave	Duration of sick leave	Duration of sick leave	Duration of sick leave	Duration of sick leave	Duration of sick leave prior to LTD approval
Summer-off	Up to 2 months	Up to 2 months	Up to 2 months	Up to 2 months	Up to 2 months
Layoff	Bargaining: recall period Non-Bargaining: up to 12 months	Bargaining: recall period Non-Bargaining: up to 12 months	Bargaining: recall period Non-Bargaining: up to 12 months	Bargaining: recall period Non-Bargaining: up to 12 months	Continuation of coverage is not permitted
Waiver of Premium	Up to age 65	Up to age 65	Up to age 65	Up to 24 months (from date of approval) or age 65, whichever occurs first	Up to age 65 (age 60 if the date of disability was prior to April 1, 2014)

NOTE: Employees who are approved to take back-to-back leaves are eligible to continue their coverage for the specified duration of each leave without having to return to work.

For more information, contact our Plan Administrator's (Vestcor) Member Services Team at 1-800-561-4012 or 506-453-2296, or visit vestcor.org/benefits.

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