



THE UNITED CHURCH OF CANADA

RESTORATIVE CARE PLAN: ROADMAP



THE UNITED CHURCH OF CANADA RESTORATIVE CARE PLAN



Theological statement

If one member suffers, all suffer together with it; if one member is honored, all rejoice together with it. Now you are the body of Christ and individually members of it.

1 Corinthians 12:26-27 (NRSV)

As Christ cared for and restored the lives of those around him, so too the church seeks to embody a spirit of healing and rehabilitation for those faced with life's challenges.

When illness or injury arises for our Ministry Personnel/Employees, it can affect their ability to fulfill the work of their calling. The Restorative Care Plan (RCP) is how the whole church, the body, seeks to support the individual member in restoring health and assist the community of faith/employer in continuing to provide salary and benefits.

How to use this document

This document will tell you what to do if

- you must leave work for longer than two weeks due to an illness or injury, or
- you are responsible for supporting someone employed in your community of faith or office who is absent from work due to an illness or injury as detailed above

About the Restorative Care Plan

The goal of the RCP is to support individuals during an illness or injury while they recover and prepare to return to their work safely. The RCP lasts six months. If Ministry Personnel or an Employee is away from work for longer than six months, they may be eligible for a transition to the long-term disability (LTD) plan.

What support does the RCP offer?

The RCP involves several groups to ensure Ministry Personnel/Employees who must leave work are properly supported from an emotional, a functional, and an administrative perspective.

Groups	Support role
The Employer (community of faith, regional council, General Council Office, or other participating employer)	Provides ongoing support for Ministry Personnel/Employees through salary continuance, staying in contact and maintaining their work in their absence.
The Restorative Care service provider (Morneau Shepell)	Oversees all aspects of the Ministry Personnel/Employee's time away from work. This includes maintaining contact during their absence, ensuring treatment, and cooperatively defining a return to work plan.
<ul style="list-style-type: none">• Ministry and Employment Unit (M&E)• Regional council• Regional council staff	Ensures that the Ministry Personnel/Employee is properly supported before and/or during their absence (i.e., provides the necessary forms, provides payment in a timely manner, keeps in contact). Each group has a role to play and has defined responsibilities.



What does the plan pay if you leave work due to illness or injury?

If you leave work due to illness or injury, and your absence is medically supported, your Employer will continue paying your full salary. If you are a Ministry Personnel, there will be changes to how your travel allowance is calculated.

Your Employer is eligible to receive reimbursement from the RCP if your medical absence exceeds two weeks and the medical information provided to Morneau Shepell supports the absence. This is why it's important to submit your claim in a timely manner. Payments end if you return to work full-time or if your absence lasts longer than six months (i.e., you must apply for long-term disability), whichever is earlier.

The RCP understands that a transition back to work may take some time. If you return to work part-time, payments will continue until

- you're able to work at least 50% of the hours worked before your leave, and
- you can fulfill a significant number of your previous duties within the six-month RCP period

Your Employer will continue to pay you your salary including housing (where applicable) while you are on leave. The RCP will reimburse your Employer 85% of your pre-disability Pensionable Earnings (**note for communities of faith only**: for Ministry Personnel, 85% of comprehensive salary is reimbursed). Only salary increases effective before your absence are eligible for RCP reimbursement. If your medical absence is not supported or your absence will last more than six months, your Employer may, with notice, place you on leave without pay.

To qualify for benefits under the RCP, your absence must be medically supported. This requires a confirmed medical diagnosis with appropriate clinical and objective findings, certified by a physician.

Who is eligible?

All active Ministry Personnel/Employees are eligible for the RCP, provided they

- are under the age of 71
- are not receiving a pension from The United Church of Canada
- work 14 hours or more weekly, and
- participate in The United Church of Canada's group benefits plan

THE RESTORATIVE CARE PLAN ROADMAP

Whether you are filing or administering a claim under the RCP, you can use the following pages to understand what you need to do.

WHAT TO DO IF YOU BECOME ILL OR INJURED

For Ministry Personnel/Employees

The RCP process



Responsibility of Ministry Personnel/Employees

You are responsible for filing your claim in a timely manner and contacting certain people or groups about your medical absence, as described below.

How to file a claim

You should file a claim if you expect a significant medical absence (i.e., more than two weeks). A claim is not required for medical absences that are not expected to exceed two weeks, such as a bout of the flu, a common cold, or even a scheduled minor surgery. However, when in doubt, it is better to begin the process. Remember, the earlier a claim is reported, the sooner you can start receiving the appropriate medical care and support.

To file a claim, complete and send the **Medical Absence Report** (with a physician's note) to the Disability team at the General Council Office (GCO). Here's where you can get a copy:

- For Ministry Personnel: available from your regional council staff or Disability team at GCO
- For Employees: available from the Disability team at GCO

Who can file your claim

If you are a Ministry Personnel, you or your spouse, family member, friend, regional council staff, or community of faith/Employer representing you can file an RCP claim.

If you are a Lay Employee, you or your spouse, family member, friend, advocate, or community of faith/Employer/General Council Office representing you can file an RCP claim.



What happens next?

Once you have filed a claim, the Disability team will contact Morneau Shepell, who will request medical information from you to determine whether your absence is medically supported. Once approved, reimbursements to your Employer are made on the first of each month.

What happens if you return to work and disability recurs?

If you return to work before the end of the six-month RCP period and then become disabled for the same reason within 90 days, your RCP claim will be reinstated for the remainder of the six-month period. Otherwise, the claim will be considered a new RCP claim. In either case, contact the Disability team at GCO.

Additional to-dos

In addition to submitting the necessary forms, you must do the following:

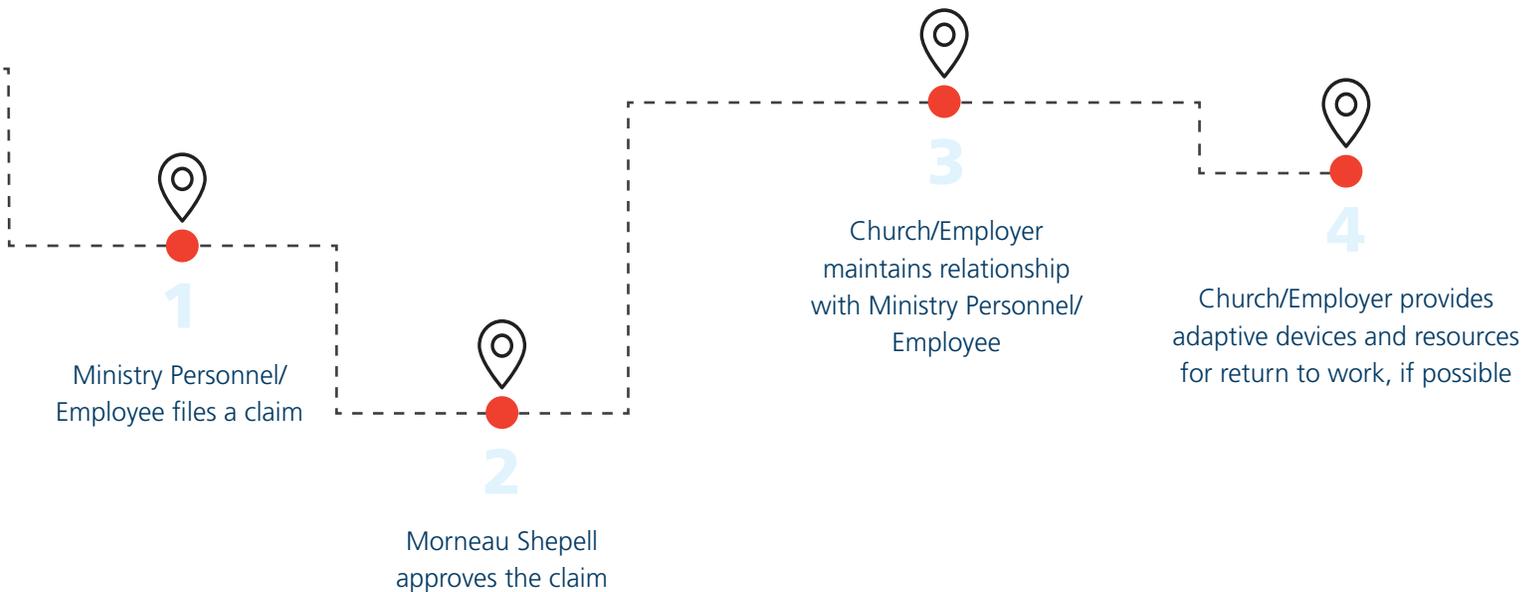
- Provide any follow-up medical documentation as requested by Morneau Shepell.
- Contact the following groups about your expected medical absence:
 - > the pastoral charge Ministry and Personnel Committee
 - > the regional council staff (Ministry Personnel only)
 - > the supervisor or manager at GCO or the regional council office (GCO/regional council Employees only)
 - > your Employer (Employees of Organizational and Conditional Employers only)
- Contact the appropriate group (see above) if your medical absence is likely to last longer than two weeks. There is no need to wait until the two weeks have passed.
- Work with Morneau Shepell to develop a plan to help you return to health and work. Investigation is not the purpose.
- Get medical treatment and follow your treatment plan.
- Return to work once your physician believes you are ready, or file for long-term disability (see page 10) if you expect to be away beyond the six-month RCP period.
- Complete the necessary paperwork if you choose to file a long-term disability claim.
- It may also be helpful to have a family member or friend act as an advocate, who performs a supportive and pastoral role to care for you.



WHAT TO DO IF MINISTRY PERSONNEL/EMPLOYEE FILES A CLAIM

For the Employer (Community of Faith, Regional Council, General Council Office, or Other Participating Employer)

The RCP process



Responsibility of the Employer

The Employer is responsible for paying Ministry Personnel/Employees their salary during their leave. In addition, the Employer is responsible for maintaining contact with the Ministry Personnel/Employee and continuing the Ministry Personnel's/Employee's work during their absence.

What you need to do

- Receive approval from Morneau Shepell that the absence is medically supported. The Disability team will forward the Certification of Payment and Reimbursement form.
- Complete and return the **Certification of Payment and Reimbursement** form to the Disability team at the General Council Office as soon as possible once Morneau Shepell approves the claim. **Payments cannot begin until the Disability team receives this form.**
- Work with Morneau Shepell to provide adaptive devices or resources that will allow the Ministry Personnel/Employee to return to work (where possible).

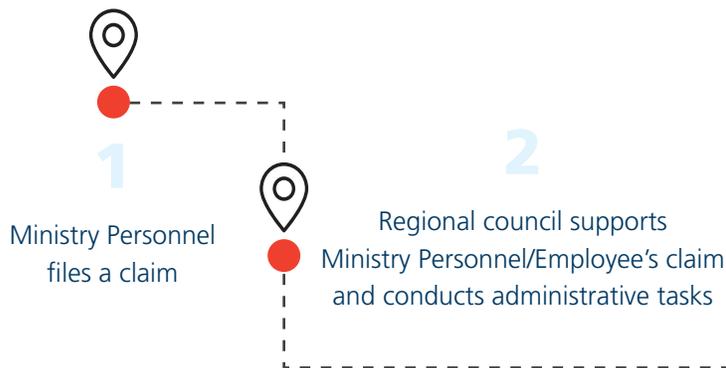
- **Community of faith:** Maintain relationship with the Ministry Personnel and keep in contact with the regional council. Strive toward a return to work (if possible) that aligns with the RCP's goals.
- **Employer:** Maintain relationship with Employee and keep in contact with Managers/Supervisors and HR. Strive toward a return to work (if possible) that aligns with the RCP's goals.
- **Community of faith:** Continue to undertake the work of the church and meet its missions and goals in the Ministry Personnel's absence.

NOTE: The Employer, a regional council committee, the regional council staff (or other appropriate regional council employee), and the Disability team members do not have the right to ask about the diagnosis or nature of an illness. Any medical information intentionally or inadvertently received is to be held in strict confidence and cannot be shared without the written agreement of a disabled member.

WHAT TO DO IF MINISTRY PERSONNEL FILES A CLAIM

For the Regional Council

The RCP process



Responsibility of the regional council for Ministry Personnel

It is the responsibility of the regional council to support the Ministry Personnel in the event they need assistance during the claims approval process, and to manage administrative tasks relating to their absence.

What you need to do

- Ensure that appropriate arrangements for pastoral care are made for the Ministry Personnel and the community of faith.
- Record the start date of the Ministry Personnel's medical absence in the appropriate regional council committee minutes.
- Follow the progress of the Ministry Personnel's absence so that the pastoral care needs of both the community of faith and the disabled Ministry Personnel can be met.
- Work towards the Ministry Personnel's return to work, if possible.
- Inform the Office of Vocation of the medical absence.

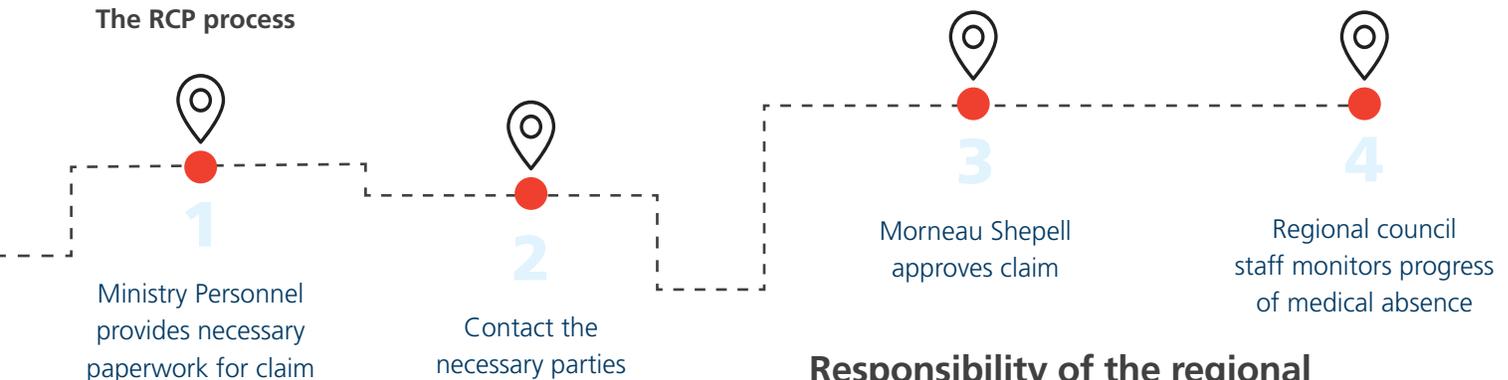
NOTE: The community of faith, a regional council committee, the regional council staff (or other appropriate regional council employee), and the Disability team members do not have the right to ask about the diagnosis or nature of an illness. Any medical information intentionally or inadvertently received is to be held in strict confidence and cannot be shared without the written agreement of a disabled member.



WHAT TO DO WHEN MINISTRY PERSONNEL AT A COMMUNITY OF FAITH FILES A CLAIM

For the Regional Council Staff

The RCP process



Responsibility of the regional council staff

It is the responsibility of the regional council staff to provide the necessary forms to the Ministry Personnel planning to file a claim and monitor the progress of the medical absence. This includes maintaining a dialogue with Morneau Shepell on the status of the Ministry Personnel's absence.

What you need to do

- Provide a **Medical Absence Report** to the Ministry Personnel once you learn they intend to file a claim.
- Inform the Ministry Personnel making a claim about the claims process.
- Contact the pastoral charge Ministry and Personnel Committee and the appropriate regional council committee to let them know the Ministry Personnel will be filing a claim, when appropriate or as requested.
- Notify the Disability team that the Ministry Personnel will be filing a claim.
- Follow up with the disabled Ministry Personnel if the Disability team has not received the **Medical Absence Report** form.
- Monitor the progress of the medical absence. The appropriate regional council employee may also choose to take a supportive and pastoral role or to find such care for the disabled Ministry Personnel in consultation with the minister and the regional council.
- Cooperate with the Office of Vocation minister in monitoring the medical leave.

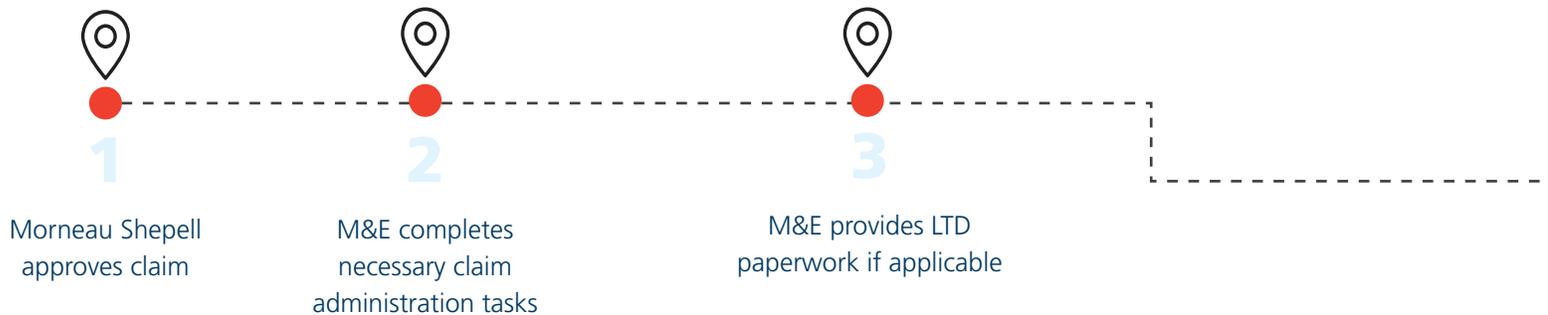
NOTE: The community of faith, a regional council committee, the regional council staff (or other appropriate regional council employee), and the Disability team members do not have the right to ask about the diagnosis or nature of an illness. Any medical information intentionally or inadvertently received is to be held in strict confidence and cannot be shared without the written agreement of a disabled member.



THE PLAN ADMINISTRATOR'S RESPONSIBILITIES

For Ministry and Employment Unit (M&E)

The RCP process



Responsibility of the Plan Administrator

It is the responsibility of the Disability team, on behalf of the Plan Administrator, to manage the administrative information of a member when a claim has been filed.

What you need to do once a claim has been initiated

- Send a **Certification of Payment and Reimbursement Form** to the community of faith/Employer once you have received confirmation that Morneau Shepell has approved the claim (Note: Claims for the General Council Office and regional council offices are handled within the Ministry and Employment Unit at GCO).
- Reimburse the affected Employer 85% of the disabled Ministry Personnel/Employee's regular pre-disability Pensionable Earnings after the first two weeks of medical absence, once you have received a completed **Certification of Payment and Reimbursement Form**.

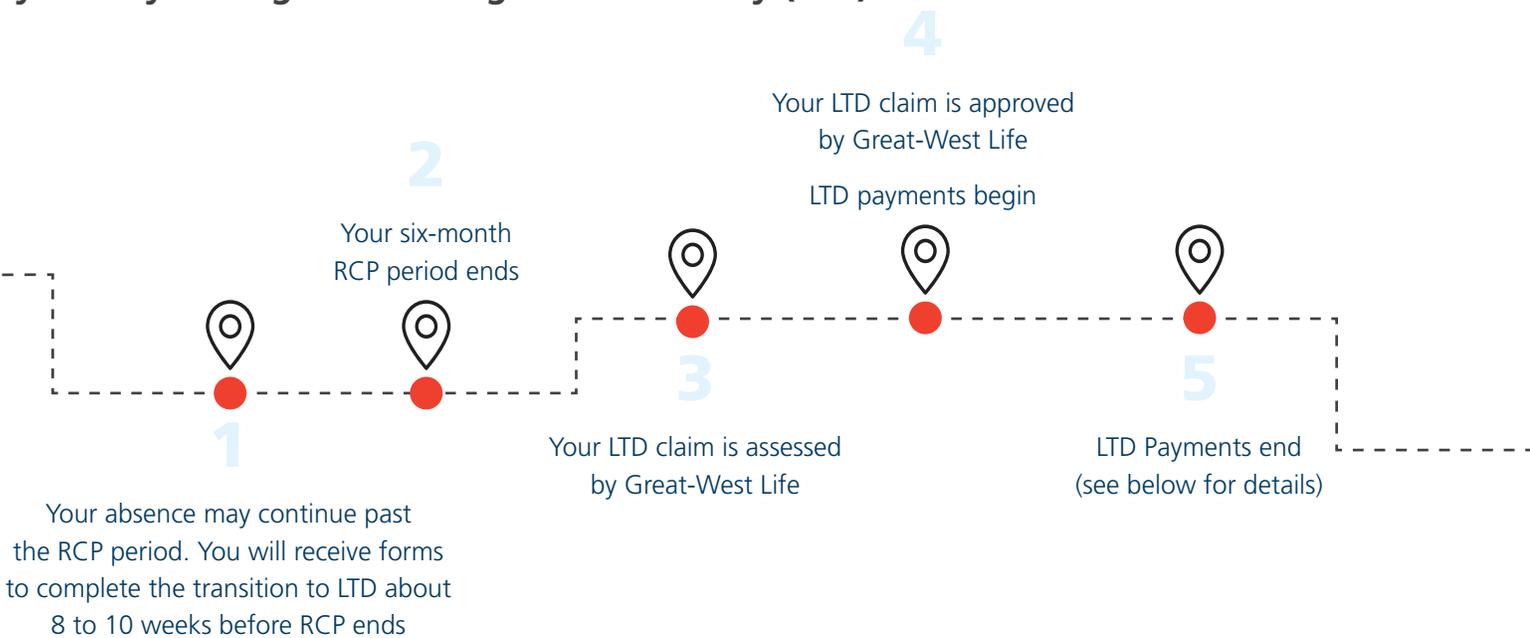
> **Note for communities of faith only:** for Ministry Personnel, 85% of comprehensive salary is reimbursed, if applicable.

- Reimburse Employers on the first of every month for the prior month, plus any arrears.
- Send the Ministry Personnel/Employee an application for LTD if it is unlikely they will be able to return to work after the six-month period covered by the RCP Plan.
- Ensure the plan meets the objectives of good stewardship during times of medical leave.
- Review and pay the **Restorative Care service provider** (Morneau Shepell) when the monthly bill is submitted.

NOTE: The Employer, a regional council committee, the regional council staff (or other appropriate regional council employee), and the Disability team members do not have the right to ask about the diagnosis or nature of an illness. Any medical information intentionally or inadvertently received is to be held in strict confidence and cannot be shared without the written agreement of a disabled member.

LONG-TERM DISABILITY CLAIM PROCESS

If your absence is likely to continue past the six-month RCP period, you may be eligible for long-term disability (LTD).



How to file an LTD claim

Morneau Shepell will contact the Disability team approximately 8 to 10 weeks before the end of your RCP period, and recommend that your file be transitioned to LTD. The Disability team will send you a letter along with the LTD application form. You need to complete and return these forms to Great-West Life (the LTD insurer).

When LTD payments begin

If your LTD claim is approved, LTD benefits will begin at the later of

- six months after the beginning of your disability, or
- when benefits paid under the RCP end.

How much you will receive

LTD payments are equal to 60% of your earnings before you became disabled, up to a maximum of \$5,000 per month. This is a non-taxable benefit, and the clergy residence deduction does not apply. Your LTD payments will be reduced by any salary continuance received from your employer after the RCP period ends.

When LTD payments end

Benefit payments will continue until you

- recover
- return to work (unless you return to work as part of a rehabilitation program approved by Great-West Life)
- are no longer under the care of a physician, fail to meet the definition of disability as defined by the LTD contract, or

refuse to participate and cooperate in medical or vocational rehabilitation activities approved by Great-West Life

- turn age 65 (payments continue to the end of that month) and are therefore eligible to draw your pension, or
- die

What happens to your group benefits plan while you are on LTD

You continue to be covered under your group benefits plan if you go onto LTD, but you are not required to pay the premium for this coverage until you are no longer disabled or reach age 65. Your pension continues to grow while you receive LTD benefits.

What happens if you are a Ministry Personnel and live in a manse

Ministry Personnel are responsible for finding suitable alternative accommodation once the disability has been confirmed as total and permanent disability. The community of faith is responsible for the Ministry Personnel's reasonable moving costs to the alternative accommodation.

What happens if you return to work and disability recurs following an LTD claim?

If you become disabled again for the same reason within six months, then your LTD claim will be reinstated. Otherwise, the disability will be considered as a new claim, in which case a new RCP claim must be submitted. In either case, contact the Disability team at GCO.



CONTACT

**For questions about the Restorative
Care Plan, contact the Disability team:**

 1-800-268-3781 x4127

 416-232-6072

 disability@united-church.ca



The United Church of Canada

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