

# PARENTAL LEAVE

www.osstfd20.com magazine



## Benefits

Health & Dental

## LTDI

Costs

Should you maintain?

## Update:

Which leave is best for you?

## APPLY:

Types of leave and how to apply for them

## pension

contributions and how your leave is affected

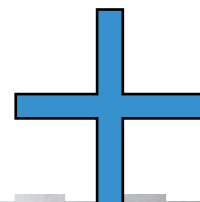
## Sick Leave

accessing your credit

EXTENDING

## BEYOND PARENTAL LEAVE

Changing dates with mutual consent.



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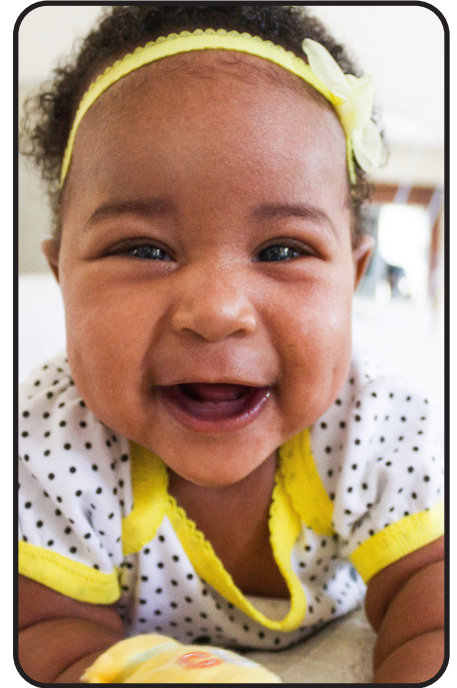
*"When I was pregnant with our miracle child I was VERY sick until about 25 weeks. Lean on your teaching team for as much help as possible! They will be glad to help you out because growing a life inside of you and teaching little kiddos at the same time is tough!" – Crone's Corner*

## Dear Parents,

The arrival of a new child is an exciting and overwhelming time. There are many decisions you need to make right now, which can make it difficult to focus on the details of applying for and planning your pregnancy/parental/adoption leave. We hope the decisions surrounding your leave will be made easier with this guide. Happy parenting!

This package of maternity/paternity information is intended to assist you in preparing for pregnancy/parental leave by providing an overview of the rules and procedures that govern these leaves. The material has been organized accordingly to make it easier for you to find the specific information you may require. Resources are also included at the end.

It is strongly advised that you keep a complete record of arrangements made and documents submitted, including proof of 'date submitted'. Every effort should be made to obtain written confirmation.



Under Employment Insurance you have a choice between taking a 12 month or 18 months of parental leave. You must select either 33% of income spread out over 18 months, or 55% at 12 months prior to the commencement of the leave.

### General Information

- In order to qualify for a pregnancy and/or parental leave with HDSB you must have at least 13 weeks employment with the School Board before the expected date of birth.
- In order to qualify for EI maternity/paternity government benefits you must have worked 600 hours in the last 52 weeks or since the start of the last claim, whichever is shorter.
- If your baby is born before the start of leave, your leave will be dated from the date of birth. You must notify H.R. at the Board about the change within two weeks of the birth.

NOTE: Teachers may use sick leave for pregnancy related complications prior to the birth of a child with medical documentation.

"In the pregnancy process I have come to realize how much of the burden is on the female partner. She's got a construction zone going on in her belly."

- Al Roker



Top-Up, Seniority  
Sick Leave  
and Pension

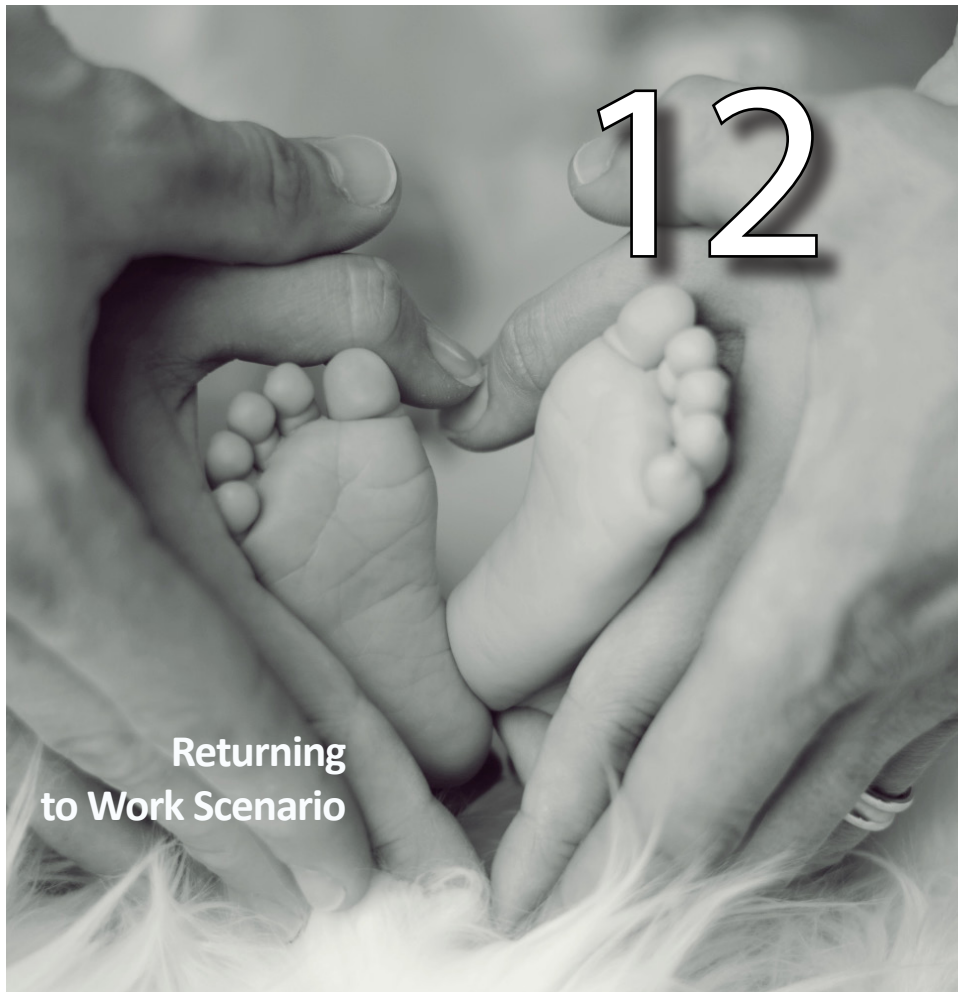
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**Coming Back**  
"It's good to be back, but it's hard at the same time"

Natural Break Extension

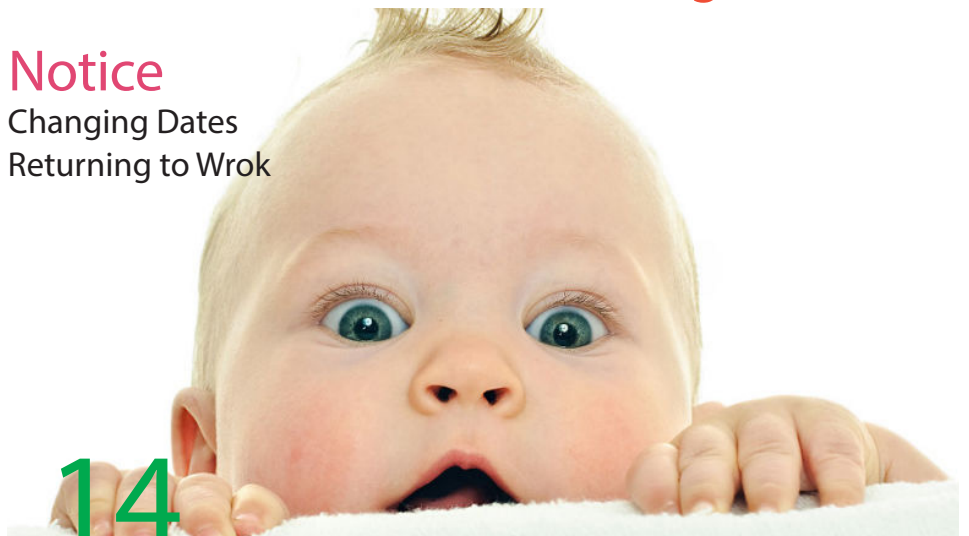


**FAQ's**  
what to expect

You didn't actually think you were the only one with these questions?



**Pension Planning**



**Notice**  
Changing Dates  
Returning to Wrok

# Types of Leave & How to Apply

There are several types of leave available to teachers wishing to remain home to look after a child. Each has its own requirements and timelines and the following is a summary of the key points:

## For the Birth Mother

The most frequently asked question when addressing parental leave is: "How much time am I allowed to take off?" Well, the short answer is approx 12 or 18 months" There are two types of leave that combine to give you your total leave.

**Pregnancy Leave : HDSB** - Your employer provides 17 weeks pregnancy leave. You can start this leave 17 weeks before the arrival of the baby, the day the baby arrives, or any time in between. This runs in CONJUNCTION with the government's 15 week maternity plan where you are paid 55% of you salary. The board 'tops-up' 8 weeks of the government EI plan up to 100% of you total salary.

After that, you move solely to the Employment Insurance plan:

**Parental Leave: E.I. plan**- begins when the pregnancy leave ends (unless the child has not yet come into custody, care and control for the first time). There are two leaves you can choose from:

- i. Standard Parental Benefits: up to 35 weeks of employment insurance benefits paid at 55% earnings to a maximum of \$547 per week .
- ii. Extended Parental Benefits: up to 61 weeks of parental benefits paid at 33% of earnings to a maximum of \$328 per week.

Although you may begin your leave at 17 weeks prior to delivery, you will not be eligible for E. I. Benefits until 12 weeks before the birth of your child.

## Notice to Change a Leave Period

To change the date to an earlier or later date for beginning a pregnancy or parental leave, at least 2 weeks written notice of the date must be provided. To change the date to an earlier or later date for ending a pregnancy or parental leave, at least 4 weeks written notice of the date must be provided.

## Processing a Leave

What information will I receive from the Board?

The Manger of Human Resources will confirm receipt of your letter. Written confirmation will be sent to approve the start and end date of your leave and verify your return-to-work date.

For your notice of intent to adopt/surrogacy, the Board will acknowledge receipt of your "email of intent" and files your email officially requesting adoptive leave with applicable date(s).

You are required by law to provide a minimum of 2 weeks written notice of the date your leave will begin. However, providing 4 weeks' notice will ensure that the Board has all the necessary paperwork for E. I. Application ready for your claim.

- The written notification must include a certificate from a legally qualified medical practitioner stating the expected date of birth. **note.** Midwives are able to submit due date information and pregnancy related absence information.
- The minimum notice does not apply where there are complications due to pregnancy or where the birth (including stillbirth or miscarriage) occurs earlier than the expected date of birth.

## For the Father/Partner/Adoptive Parent

Local Paternal Leave (around the birth of a baby) - paternal leave is three paid days. These days are given for the day of birth, time of hospital release, or when the child comes into care and custody. These days are not deducted from the member's sick leave account. In addition you can request your two paid personal day, and two unpaid personal days upon written request. **See page 24 for more information on paternal leave.** **Paternal Leave \*Shared\*:** Government plan E.I.- Up to 61 paid weeks to begin no later than 52 weeks after the child is born or comes into custody, care and control for the first time. You are required to provide at least 2 weeks written notice of the date the leave is to begin. However, this minimum notice does not apply where the child comes into custody, care and control for the first time sooner than expected.

## What Happens Next?

Once you decide on the dates, Human Resources will process your leave. The information generated will be sent to the Payroll and Benefits Departments.

Once you start your pregnancy/parenting leave, the Payroll Department will pay you all monies owed, including your summer deferral, on the next pay schedule and issue an ROE (Record of Employment) which is sent to Service Canada on your behalf.

OTIP will send you an e-mail explaining the process of logging into the OTIP member portal where you select the benefits you wish to keep. This is for life, health and dental.

## Adoptive Leave

Adoptive leave begins when the child becomes available to the teacher who adopts the child. Advance notification of at least three months should be provided to HDSB of intent to adopt, on the understanding that it may be necessary for the teacher to start their leave immediately if the child becomes available. You should provide the board with written notification of the exact dates of the leave when they are known.

Leave for purposes of adoption also get fifteen (15) weeks provided by the board and an additional sixty-one week (61) Parental Leave will be available through EI (61 weeks at 33% or 35 weeks at 55%) .

While on Adoptive Leave teachers will accumulate teaching experience for increment and seniority but not salary or allowances. Board contributions to benefits will continue.

## Surrogacy

The female surrogate mother is entitled to maternity leave due to recovery. Therefore, the receiving family is only entitled to parenting leave (61 weeks at 33%, or 35 weeks at 55%).

## "Unpaid Leave of Absence" Extension

The Board will grant, in addition to the Pregnancy Leave, Adoptive Leave and/or Parental Leave (under article 15.13.00) an additional 2 year leave of absence. [see collective agreement] provided that the date of termination of the leave coincides with a natural break in the school year. The extensions fall into three Articles in our contract:

Article 16.00.00 - Extended Pregnancy Leave - up to five (5) additional weeks extension- returning at a natural break

Article 16.03.00- Personal Family Leave- teacher may request a leave of absence until the end of the semester or end of school year

Article 15. 13.00 - Personal Leaves - teacher may request full semester or full year leaves.

The Teacher will be not receive salary and accumulation of credit for actual teaching experience but WILL accumulate seniority during an extended leave. Teachers have the right to purchase benefits during this time at our reduced "teacher rate" with OTIP.

Since unpaid Leaves of Absence are timed to coincide with the end of the school year or the semester, a teacher will need to work out the timing of the various leaves in order to ensure they are continuous. Please note, however, that an unpaid leave of absence does not have to be taken immediately after parental leave ends.

A teacher returning from a statutory maternity/adoptive/parenting leave in conjunction with a personal leave (up to 2 years) will be assigned back to their original school [15.13.00]

No Employment Insurance or top-up payments are made for a leave of absence. Medical benefits would be covered 100% by employee. For example – Jane can go on 1 year parental leave (her medical & dental are covered but she needs to pay into LTDI and pension) then take a further 2 years off on a “Personal Leave of Absence” with no benefits paid. Applications must be made at least 30 days before the extended parental leave is to begin.

...cont'd on pg. 11



## Employment Insurance Benefits (E.I.)

E.I. leave provides 55% of your previous income, up to a maximum of \$562 per week- for a 12 month period. If you are to take the 18 month benefit period, the percentage drops to 33%.

For example, A Category 3, year one teacher calculation (12 month) would be  $(\$56,380/52) \times .55 = \$596.32$ .

However, as this exceeds the maximum allowable, this teacher will receive \$547 each week. At this time you can not start with one EI leave and switch to the other. Unfortunately, Employment Insurance payments are taxable.

In order to qualify for E.I. benefits, the Employment Insurance Act requires that you must have at least 600 hours of insurable employment in the 52-week period preceding the birth of a child. For a full-time teacher, this translates to 75 working days. A full-time teacher accumulates 8 insurable hours per day worked [s. 18.15.00].

**Note.** Paid sick leave does count towards your total hours.



## The Application Process

Applying for EI benefits:  
<https://www.canada.ca/en/services/benefits/ei/ei-apply-online.html>



Visit the above website, complete and submit your application for Employment Insurance benefits immediately after your last teaching day, and no later than 4 weeks after the birth of your child.

### You will also need:

- A medical certificate from your doctor (or discharge papers).
- A Record of Employment (ROE) from the Board.

The Board sends the ROE electronically to Service Canada shortly after your last day of work.

You may risk losing benefits if you delay your application beyond four weeks; emergency situations, however, are taken into consideration.



"There is only one pretty child in the world and every mother has it."  
- Chinese Proverb



# Top-Up Supplementary Employment Benefit Plan (S.E.B)

A SEB plan to top up E.I. Benefits for eight (8) weeks of 100% salary is the minimum for all eligible teachers on maternity leave. The teacher who is eligible for such leave shall receive 100% salary for a period not to exceed eight (8) weeks immediately following the birth of a child but with no deduction from sick leave or the Short Term Leave Disability Program (STLDP). The SEB Plan pay will be the difference between the gross amount the teacher receives from E.I. and their regular gross pay. **Once you get your EI statement, take a picture (or scan) of it and e-mail it to the board.**

Note: The waiting period is one week. Accordingly, the employee's E.I. benefits during the first week following the new one week waiting period will be topped up to ensure the employee receives the same total net pay they would have received prior to the change.

## Sick Leave

With evidence from a medical practitioner, you are entitled to use sick leave for any complications related to your pregnancy or for any other illness prior to the beginning of your pregnancy leave with medical documentation.

This use of sick leave does not impact on your pregnancy leave. Members have an annual sick leave entitlement of 11 sick days at 100% salary and 120 days at 90% salary. You may also carry forward unused sick days from the entitlement of 11 days to be used to top up the 120 90% days to 100% salary.

### Use of Sick Leave after Leave Ends

If you are unable to return to work at the end of your leave, due to illness, you can access your sick leave credits without returning to work.



## Teaching Experience & Seniority

A teacher on parental leave will accumulate actual teaching experience for increment and seniority as well as salary for one year leave. So, you'll go up the scale in experience, and in pay for the one year - but if you take an extension.

The ELHT (Employee Life & Health Trust) contributions to benefits will continue during leave. Employees will hear from OTIP for their Health, Dental and Group Life. They will be invoiced by the Board for LTD. And they will need to contact Ontario Teacher's Pension Plan for buy back information while on leave. AFTER the 61 weeks, if the employee extends leave they must pay 100% of all benefits.



## Your Pension Contributions

The rules concerning Teachers' pensions have important retirement implications for teachers taking leave from the Board.



It is the teacher's responsibility to secure information regarding obtaining credit for pension experience and how to make payments when on leave for any reason. The Payroll Department will notify the Teachers Pension Plan (TPP). TPP will contact you directly with the purchase price and deadline along with the procedure for purchasing (if you desire) you pension back. If you do not pay into the pension fund while on leave, you may wish to make pension top-up payments automatically withdrawn from your pay in order to buy back pension time lost.

### General Information

- "Qualifying years" refer the years you may count towards reaching your 85 factor – i.e. the date you may retire with an unreduced pension.
- Credit years refers to the years in which you have made pension contributions. Your credit years determine the amount /value of your pension when you retire.
- If you teach for more than ten (10) days of a school year, you will gain a full qualifying year towards the date when you may retire (85 factor). This may have important implications for the timing of your leaves. Please note, however, that a qualifying year is not the same as a credit year and in order to gain pension credit for the time on leave, you will have to make contributions to the Pension Plan (i.e. buy pension credits).
- If you do not teach at all during a school year, or for ten days or less, you will not earn a qualifying year. In order to obtain that qualifying year, you must buy at least ten days pension credit.
- The Pension Board determines the cost of buying back pension credits. Please contact them directly regarding your personal situation.
- If your leave spreads over 2 summers you will get your summer deferral for the first summer but not the second.

## Making Pension Contributions While on Leave

Under the Employment Standards Act, your employer will continue to make your pension contributions during your pregnancy/ parental leave (17 weeks). But not during extended leave.

CAREFULLY WEIGH YOUR OPTIONS BEFORE MAKING A DECISION. It may seem expensive to make pension contributions while on leave; however, the financial implications of not contributing to your pension plan while on leave are considerable. Remember that it will cost more to purchase the credit later, and that direct payment to a registered pension plan is a tax deduction. You also need to consider that the amount of your pension will be less than it would be with the additional credited service and it may postpone the date you can retire with an unreduced pension. Wages can be deducted once you return to assist in purchasing pension credits back if you decide not to continue with pension payments while on leave.

For more information, contact:

Ontario Teachers' Pension Plan at  
(416) 226 2700  
Toll free: 1 800 668 0105  
Ask for the brochure called "Buybacks for Absences"  
e-mail: [member\\_inquiry@otpp.com](mailto:member_inquiry@otpp.com)  
website: [www.otpp.com](http://www.otpp.com)



# Ready to come back? Returning to Work



Teachers will return to the position held prior to the leave, subject to the collective agreement. Anyone who believes s/he has been treated unfairly in this regard should contact the District Office.

The Employment Standards Act requires a teacher to advise the Board in writing with four weeks' notice that he/she intends to resume duties after a pregnancy or parental leave. This means that you can end your leave earlier than originally planned if you provide 4 weeks written notice prior to the new date on which you intend to return to work. Similarly, you may return later than originally specified if four weeks' notice is given before the original return date.

- Please note that the length of a pregnancy/parental leave may not extend beyond statutory limits.
- If a birth mother doesn't specify a return date from pregnancy leave, the Board may assume she will take the full year leave.

## "Natural Break" Extension

As stated, HDSB provides for up to 17 weeks of pregnancy leave, and the Employee Standards Act provides a further 61 weeks of parenting leave. Of up to five (5) additional weeks shall be granted to a Teacher \*unpaid\* where the Teacher returns to active employment at a natural break in the school year. The extension will commence on the first working day following the end of the seventeen (17) week Pregnancy Leave and sixty-one (61) week Parental Leave. Our contract states:

Employee benefit coverage will be provided by the Board if you take up to five (5) additional weeks' extension. For the purpose of Article 16.00.01, 'natural break' shall refer to any of the following:

1. The first day of instruction in September;
2. The first day of instruction following the deadline for mark entry for Semester 1, Term 1;
3. The first day of instruction for Semester 2;
4. The first day of instruction following March Break;
5. The first day of instruction following the deadline for mark entry for Semester 2, Term 1;
6. The last day of school in June.

# Scenarios

No matter how prepared one thinks they are, surprises seems to surround the arrival of a child. The important thing is for couples to start talking about their priorities, expectations, and fears throughout the entire process.





## Scenarios

### When an employee is off sick:

Fatima was hired 15 weeks before her due date. Soon after starting her new job, she was off sick for five weeks. Fatima is eligible for pregnancy leave because there are at least 13 weeks between the date she was hired and her due date. The fact that she did not actually work 13 weeks is irrelevant.

### When a baby is born before the due date

Meredith was hired 15 weeks before her due date. However, 11 weeks after she was hired, her baby was born. Meredith is eligible for pregnancy leave to begin on the date the baby was born, because there were at least 13 weeks between the date she was hired and her due date. The fact that her baby was born less than 13 weeks after she was hired is irrelevant.

### When a Pregnancy Leave Can Begin

Usually, the earliest a pregnancy leave can begin is 17 weeks before the employee's due date. However, when an employee has a live birth more than 17 weeks before the due date, she will be able to begin her pregnancy leave on the date of the birth.

Ordinarily, the latest a pregnancy leave can begin is on the baby's due date. However, if the baby is born earlier than the due date, the latest the leave can begin is the day the baby is born. Within these restrictions, an employee can start her pregnancy leave any time within the 17 weeks up to and including her due date. The employer cannot decide when the employee will begin her leave even if the employee is off sick or if her pregnancy limits the type of work she can do.

### Miscarriages and Stillbirths

An employee who has a miscarriage or stillbirth more than 17 weeks before her due date is not entitled

to a pregnancy leave. However, if an employee has a miscarriage or stillbirth within the 17-week period preceding the due date, she is eligible for pregnancy leave. The latest date for commencing the leave in that case is the date of the miscarriage or stillbirth.

The pregnancy leave of an employee who has a miscarriage or stillbirth ends on the date that is the later of:

- 17 weeks after the leave began; or
- 6 weeks after the stillbirth or miscarriage.

This means that the pregnancy leave of an employee who has a stillbirth or miscarriage will be at least 17 weeks long. In some cases it may be longer.

### When an employee has a stillbirth

Wai began her pregnancy leave 15 weeks before her baby was due. On her due date she had a stillbirth. The ESA provides that the pregnancy leave ends on the date that is the later of 17 weeks after the leave began or six weeks after the stillbirth.

"Diaper backward spells repaid. Think about it."

- Marshall McLuhan



In this case, the later date is six weeks after the stillbirth. Wai can stay off work for up to six more weeks after the stillbirth, for a total of 21 weeks of pregnancy leave. Your Guide to the Employment Standards Act 56

### When a member has a Miscarriage

Hélène began her pregnancy leave 15 weeks before her baby was due. One week later (one week into her pregnancy leave) she had a miscarriage. The law says that her pregnancy leave ends on the date that is the later of either 17 weeks after the leave began or six weeks after the miscarriage.

In Hélène's case, the later date is 17 weeks after the leave began. She will get a total of 17 weeks of pregnancy leave.



## Notice Requirements for Pregnancy Leave Giving Notice about Starting a Pregnancy Leave

An employee must give her employer at least two weeks written notice before beginning her pregnancy leave. Also, if the employer requests it, she must provide a certificate from a medical practitioner stating the baby's due date.

### Retroactive Notice

Sometimes an employee has to stop working earlier than expected because of complications caused by the pregnancy. In that case, the employee has two weeks after she stops working to give the employer written notice of the day the pregnancy leave began or will begin.

An employee does not have to start her pregnancy leave at the time she stops working if she has stopped work due to illness or complications related to the pregnancy. She may choose instead to treat the time off as sick time and plan to commence the pregnancy leave later (but no later than the earlier of the birth date or due date

If an employee stops working earlier than expected because of a birth, stillbirth or miscarriage, she has two weeks after she stops working to give the employer written notice of the day the leave began. The pregnancy leave begins no later than the date of the birth, stillbirth or miscarriage. If the employer requests it, the employee has to provide a medical certificate stating the due date and the date of birth, stillbirth or miscarriage.

### Changing the Date a Pregnancy Leave Ends

An employee may want to change the date her leave was scheduled to end to an earlier date. If so, she must give the employer a new written notice of at least four weeks before the new, earlier day.

An employee may want to change the date her leave was scheduled to end to a later date. In this case, she must give the employer a new written notice at least four weeks before the date the leave was originally going to end.

### When an Employee Decides Not to Return to Work

Suppose an employee wants to resign before the end of her pregnancy leave, or at the end of the leave. She must give her employer at least four weeks' written notice of her resignation.

A member can reduce their assignment for a maximum of two years without losing their seniority - or they may permanently reduce their sections but should investigate how this impacts their benefits, pension etc.



## When Completing the Service Canada Application

Deductions from maternity and parental benefits are not based on your total income. EI will base your tax deductions on the assumption that they are your only source of income for the year. This means that income tax deductions will not take into account:

- Salary you receive before going on leave
- Other employment income
- Top-up benefits: as a result you may not pay enough income tax and could end up owing taxes at the end of the year.

### Consider this:

- How much would I/my partner receive through Employment Insurance (EI) benefits and for how long?
- Do I /my partner meet the qualifications to receive EI and/or SUB benefits (e.g. number of hours worked, ming of leave)?
- How will accessing regular EI benefits affect eligibility for collecting maternity/parental EI benefits?
- How will being on pregnancy/parental leave and/or collecting EI benefits affect eligibility for regular EI benefits following a return to work?
- What will it cost to maintain benefits and make pension contributions while on leave?
- How will taking leave(s) affect future increases in salary (eg. increments for experience)?





# F.A.Q's

Questions and Answers with  
Regards to Maternity/Parenting  
Leave







**Q. How are ROE (Record of Employment) hours calculated?**

A. Each day you are employed by the Halton District School Board on a full time basis is considered 8 hours for Record of Employment purposes. Summer school is also considered 8 hours for Record of employment purposes.

**Q. If I do not have the 600 hours can I obtain those hours outside of my regular employment?**

A. Yes. If you work part time for any recorded employer these employment hours will count towards your 600 hour E.I. requirement.



**Q. Do I have to take the full 17 weeks of maternity leave?**

A. No you do not have to take the full 17 weeks. You may return to work at any time .

**Q. Can the Board deny me a parenting leave?**

A. No

**Q. Do I have to request my Record of Employment from the Board to send to EI.**

A. No. It is electronically submitted to Service Canada by the Board.

**Q. Do I have to give immediate notice to the Board that I am expecting?**

A. No. You must however give your employer adequate notice that you will be going on maternity/parenting leave. Six to eight weeks notice would be sufficient. This helps to backfill the position.

**Q. Can I start my maternity leave prior to my due date?**

A. Yes. According to the ESA an employee can start their maternity leave up to 17 weeks prior to their due date.

**Q. How much notice in law must I give my employer before starting my maternity leave?**

A. The Employment Standards Act requires that you give employers a two week notice before starting your maternity leave.

**Q. Are my benefits paid while I am on maternity/parenting leave?**

A. Yes all employer paid benefits continue throughout the leaves. Personal benefits however are not covered. (LTDI /Life Insurance/Pension Plan contributions)

**Q. Will I lose either seniority or grid placement due to my maternity/parenting leave?**



A. No. Your seniority and grid placement are credited for the year you are on leave.

**Q If the baby is born prior to the due date does this affect my EI qualification period?**

A. No. You will still receive your 17 weeks maternity leave and 35 weeks of parenting leave.

*"My bff texted me to let me know she was eating frosting straight from the container, she thought I'd be proud. I vomited almost immediately just thinking about it. And I freaking love frosting!"*



*Being pregnant was a lot like being a child again. There was always someone telling you what to do.*  
- Emily Oster

*I loved my second trimester! I didn't feel sick anymore and had more energy. My bloated belly turned into a baby bump, and I definitely looked pregnant. That was a relief because when I was around 4.5 months, you could see people having this inner monologue with themselves, wondering if I ate too much pizza or if I was pregnant.*  
- Marisa Miller

*Being pregnant was the healthiest I've ever been in my life. Except for the cupcakes.*  
- Ashlee Simpson

**Q. Will the amount I receive from deferred pay be impacted by the lump sum settlement?**

A. Yes. You should expect that the taxman will take a larger share than would be normal over the summer payout (which is usually paid out at 8 weeks).

**Q. What should I indicate as the starting date for my maternity date?**

A. The best scenario is the day before your due date. If you start you leave prior to your due date they will be noted as unpaid medical leave. This has both advantages and disadvantages but you must remember that they will be unpaid days unless you have a medical note which then permits the days to be charged to your CSL account.



**Q. I am returning to work part time and I now realize that I am pregnant and will not have enough hours to qualify for EI. What are my options?**

A. You could approach your principal to see if there is another course you could top-up to full time which would give you the required hours for EI. The second option is part time employment outside of teaching which would give you the additional hours required to satisfy the 600 hour requirement of Service



# Have you completed? Checklist



There are numerous steps when filing all the paperwork for paternity leave: What do you need to do? When do you need to do it? Why do you do it? Whom do you send it to?



**Write a Letter to HDSB:** This can be an email confirming your last day of work and the date you will commence your leave, including your last day actively at work, the duration of your leave and provide a return to work date; as well as medical documentation with due date.

It's common to submit this letter in the latter part of the second trimester / early third trimester

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**Pension Plan:** Visit OTPP website. (call OTPP if you need iAccess code and portal info)

Set up an account in order to arrange for "buy back" if you wish to pursue this option.

Ontario Teachers' Pension Plan [www.OTPP.com](http://www.OTPP.com)  
1 800 668 0105



## Birth of Child

Send an email to the board with the birthdate if the child arrives before due date. If the child is born on or after the due date skip this step

The email should be sent within a few days after the birth of the child in order to confirm if the birth date is prior to the expected due date. If that's the case Record of Employment will be amended (ROE)

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## Apply for EI

Application to Service Canada for Maternity/parenting benefits

When applying ahead of time use the due date or if baby arrives early. If you wish to split the parenting part of the claim this can be done at the beginning of the claim

<https://www.canada.ca/en/services/benefits/ei/ei-apply-online.html>



## Send e-mail for Payment of SEB aka "Top-Up" Include:

- Gross weekly EI earnings
- Confirmation that one week waiting period has been served.

This information is found on the Service Canada Website under "My Current Claim" or "My Latest Claim".

Payroll at HDSB for Permanent OSSTF

Daniela Butera  
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# Checklist Cont'd

	<p>Board releases your ROE – Record of Employment</p> <p><b>*No action required on your part</b></p>	<p>Electronically sent to Service Canada by the Board EI claim will not start without the ROE being filed by the Board.</p>	<p>Payroll at HDSB for Permanent OSSTF Daniela Butera <a href="mailto:buterad@hdsb.ca">buterad@hdsb.ca</a></p>
	<p>Add the baby to your benefits Complete the Change of Dependents Form online</p>	<p>Within thirty-one days of the birth of your child you should add as a dependent</p>	<p>OTIP <a href="http://www.otip.com">www.otip.com</a></p>
	<p>Now you are on E.I you will need to arrange to pay for your \$30/month benefits fees</p>	<p>Once the baby arrives - Premiums are required - provide your banking info</p>	<p>See the “Sample Leave” e-mail from OTIP. Options for continuing your benefits. <a href="http://www.otip.com">www.otip.com</a></p>
	<p>EI will send you an EI Claim approval – Send it to HDSB</p>	<p>It is the filing of this information the allows the Board to pay top- up. A picture e-mailed is adequate</p>	<p>Payroll at HDSB for Permanent OSSTF Daniela Butera <a href="mailto:buterad@hdsb.ca">buterad@hdsb.ca</a></p>
	<p>Top-up (SEB) pay and summer deferral is paid out by HDSB</p> <p><b>*No action required on your part</b></p>	<p>You will receive your funds usually within two pay periods after the forms have been submitted to the Board. Paid in one installment.</p>	<p>Payroll at HDSB for Permanent OSSTF Daniela Butera <a href="mailto:buterad@hdsb.ca">buterad@hdsb.ca</a></p>
	<p>You will receive an Invoice to pay for personal benefits LTDI and Life Insurance based on what you filled out on the OTIP website.</p>	<p>Letter sent from board on LTD payments- option to continue these benefits when you are leave</p>	<p>HDSB mails out HR: Slavica Srbljanovic <a href="mailto:srbljanovisl@hdsb.ca">srbljanovisl@hdsb.ca</a></p>
	<p>Decide, and inform HDSB of a more definitive Return to Work date * If the date is the same as originally provided- No action required on your part</p>	<p>Letter of Intent – This is only needed if changing from original letter (staffing process) one month prior to scheduled return</p>	<p>Elena Alamiie (HR Manager HDSB) <a href="mailto:alamiie@hdsb.ca">alamiie@hdsb.ca</a>  Dominique Dulba (West Schools) <a href="mailto:dulbad@hdsb.ca">dulbad@hdsb.ca</a>  Caitlin Warren (North &amp; East Schools) <a href="mailto:warrenc@hdsb.ca">warrenc@hdsb.ca</a></p>

Note \* The board does not pay your OCT fee. You will receive an invoice



## The short and long of buy-backs

Vicky Mak-Tubbs spent time at home with her young sons, while keeping her retirement on track, by deciding to pay for her buybacks.

She's a full-time French teacher and a full-time mom to Sam, 4, and Lucas, 1 1/2. With both boys she decided to extend her maternity leave until the beginning of the following school year.

"Finding a daycare spot for a one-year-old is difficult and ridiculously expensive. So, instead of going back in the middle of the school year, when my mat leaves would've been up, I chose to go back at the beginning of a new school year and have a fresh start," Vicky explains.

This type of thinking is common amongst her colleagues. Roughly one-in-four of the maternity leaves we see are extended beyond their original end date, and half of those extended leaves end on Aug. 31.

Deciding to pay for that buyback, whether you extend your leave or not, is still a big decision.

For her first buyback, Vicky visited [www.otpp.com](http://www.otpp.com) and explored the payment options while she was still pregnant. She points to low interest rates as an incentive to hold off and wait until she went back to work before beginning her payments (rates tend to hover below 2%). By waiting until she was earning a salary, she also maximized her tax benefit.

"It was never a question of whether or not I was going to pay for my buyback," Vicky says.

When it came to figuring out how to pay, Vicky relied heavily on the Buyback Centre in her online account. "When I'm able to read complex information and see it and navigate it for myself, I learn more than when someone tells me what needs to be done," she says.

"Having the website at my fingertips, and not just during normal business hours but at 3am when the baby was awake, was awesome."

Spreading the payments out over five years helped with affordability, she says. Living solely off of her husband's income during her leave also helped prepare them. "If you go back to work and put off buying back, then you get used to having that extra income. It becomes that much harder to readjust your spending style back to the way it was before."

She maintains that the investment is worth it, both short term and long term. Not only has Vicky spent more time with her sons during their first years, she will ultimately retire as though she had never taken the leaves.

Call OTIP at (1-800-668-0105) to register for an online account.

# Questions...

Hi,

I am currently on parental leave and I have questions regarding possibly extending it. I am due back to work soon and was considering changing it to returning on the first day of instruction for semester two. I did refer to the collective agreement and information on the site about mat leaves but I am in need of clarification before making any decisions. My questions are:

**1. Would it be possible to extend my leave for the extra three months or so? How do I go about doing this? When is the latest that I can let the board know? Can it be denied?**

Yes, you can extend your leave, as per Article 16.03.00 in our contract. The extension would not be denied. You would send your request for the extension to Debbie DeBoer, the HR Manager for secondary. There is no set deadline for requesting the extension, but in your case I would say it's a courtesy to allow the Board plenty of time (4 weeks) to ensure that an LTO is in place for the remainder of the semester and the switch-over occurs at a 'natural break'.

**2. Is it possible to use the bargained additional 5 week extension and then take a leave for the remainder of time to semester two start? Would this be a better option and how can I go about doing this?**

No. The five-week extension needs to get you to one of the six natural breaks in the school year, as listed in Article 16.00.01. or page 11

**3. What happens with the Attendance Management System while I'm still in the classroom?**

Try to book as many appointments in advance as possible (I know this is hard) to ensure the optimal time (beginning or end of the day). If you trigger the attendance program, you should let the Attendance Coordinator know of any future appointments.

**4. How would this additional leave time affect my salary if I were to return at the start of semester 2, what happens to my summer deferral?**

Once you returned to work and were being paid again, your summer deferral would begin to accumulate again, and it would be paid out over the summer as per usual. The deferral amount would only be half of what it usually is, since you would have been working for only half the year, so the summer pays would be smaller.



# Dear Questions Continued...

## **5. What happens to my benefits during this time? Would I have to pay an additional cost and what would that be?**

During the leave extension, you would be responsible for paying the full monthly premium for benefits. You would need to contact OTIP to find out exactly how much that would be.

## **6. What does it mean in the collective agreement when it says I will not receive allowance or fringe benefits?**

Allowance refers to things like the headship allowance, and we don't have any fringe benefits. That's just a catch-all phrase to make it clear that you're not getting any payment of any sort from the Board during the leave.

One other thing you may wish to consider is pension payments. The Board would not be making its normal contributions to your pension during the leave. Because the leave is short, this would have a very minimal effect on your pension down the road. However, if you wish, you can top up your pension payments yourself. The longer you wait to do that after the leave, the more expensive it gets, so you might want to give the OTPP a call and get their advice on whether it's worth your while to do the top up.

## **7. And for future planning, when I've decided to return when and how do I let the board know I am fit to return? Do I need a medical note? And how long do I need to be back at work before I can be off again due to a maternity leave?**

No medical note is required. If you extend the leave, they will be expecting you back on the first day of semester 2. In order to collect EI while on mat leave, you need to have accumulated at least 600 ROE (Record of Employment) hours, which translates to 75 working days. Our contract defines one day as an 8 hour shift.

## **8. So how does it work for experience and seniority if I'm just extending my mat leave until a 'natural break'?**

If the extension brings you to a natural break outlined in the collective agreement, you gain both experience and seniority. If however, you are extending to the end of the current school year on a Personal Family Leave, you are given seniority but not experience. For a personal leave (you take an extra year), you would not gain experience or seniority.

## **9. How do these payments work?**

For benefits, pregnancy/parental leave and extensions to the natural break, you will pay the same amount as you do when working. For Personal Family Leave and personal leave, you will be responsible for paying for their benefits through OTIP.

For pension, information at <https://www.otpp.com/members/cms/en/life-career-events/taking-time-off.html>.



# Parental Sharing Benefit (partner)

When parents apply for and share parental benefits, they may be eligible for one of the following:

- 5 extra weeks of parental benefits when choosing the standard option; or
- 8 extra weeks of parental benefits when choosing the extended option.

Members fill in their own application online. It will not impact their spouse's EI claim. Please visit the following website:  
<https://www.canada.ca/en/employment-social-development/campaigns/ei-improvements/parent-sharing.html>

The board requires a minimum of 2 weeks' notice before taking leave. In order to request the leave, please send an email to your Principal and Debbie DeBoer, HR Manager requesting the leave of absence with your start and end date of your leave.

Parents with a newborn or newly adopted child can choose from the following two options:

The infographic is titled "Employment Insurance Choice and flexibility for parents". It features an illustration of a woman in a purple dress holding a baby, standing next to a man in a blue shirt and pants. The background is a light green landscape with stylized trees and clouds. The text is presented in two columns, separated by a purple circle containing the word "OR".

**15 weeks maternity benefits paid at 55% + 40 weeks parental benefits to share, paid at 55%\***

**15 weeks maternity benefits paid at 55% + 69 weeks parental benefits to share paid at 33%\***

\* Parents must choose an option when applying.

## Option 1: Standard parental benefits:

You can receive **standard** parental benefits for up to 35 weeks.

If you share these benefits with the other parent(s), you can receive 5 extra weeks for a total of up to 40 weeks, which can be divided however you choose. One parent cannot receive more than 35 weeks of standard parental benefits. You can receive the 40 weeks of benefits during the 12 months after the date your child is born or placed with you for adoption.

You will receive 55% of your average weekly earnings, to a maximum of \$562 per week in 2019.

or.....

## Option 2: Extended parental benefits:

You can receive **extended** parental benefits for up to 61 weeks.


If you share these benefits with the other parent(s), you can receive 8 additional weeks for a total of up to 69 weeks, which can be divided however you choose. One parent cannot receive more than 61 weeks of extended parental benefits.

You can receive the 69 weeks of benefits during the 18 months after the date your child is born or placed with you for adoption.

You will receive 33% of your average weekly earnings, to a maximum of \$337 per week in 2019.

Once you start receiving parental benefits, you cannot change options.





# Choice and flexibility for parents

**Jessica and Mark chose EXTENDED parental benefits**

Jessica gets **15 weeks** maternity benefits paid at 55% + **40 weeks** parental benefits paid at 33%

**AND** Mark gets **29 weeks** of parental benefits paid at 33%

For a total of 84 weeks shared by both parents

## Example 1 - Spitting it up



Jessica and Mark are expecting a child. They both work and they each earn a yearly salary of \$60,000. They decide to apply for extended parental benefits. They want to share the 69 weeks.

Jessica is eligible for 15 weeks of maternity benefits (paid at 55% of her average weekly earnings). She also chooses to receive 40 weeks of extended parental benefits to care for their baby before returning to work.

Jessica receives \$562 per week in maternity benefits for 15 weeks. After that, she receives \$337 per week for 40 weeks in extended parental benefits (33% of her average weekly insurable earnings).

In total, she receives \$21,910 in maternity and extended parental benefits.

Mark takes leave from work to care for their baby. He receives 29 weeks of extended parental benefits. Since he earned the same salary as Jessica, Mark also receives \$337 per week for 29 weeks. In total, he receives \$9,773 in parental benefits.

In total, Mark and Jessica receive \$31,683 in maternity and parental benefits.

# Choice and flexibility for parents



## Martine can choose

**15 weeks maternity benefits paid at 55% + 35 weeks parental benefits paid at 55%\***

50 weeks in total



**15 weeks maternity benefits paid at 55% + 61 weeks parental benefits paid at 33%\***

76 weeks in total

\* Parents must choose an option when applying.

### Example 2 - Martine takes the whole leave

Martine and Ibrahim are expecting a child. Martine works full-time and earns \$60,000 per year. They have decided that Martine will take the full maternity and parental benefits. Ibrahim is not eligible for EI benefits.

#### Option 1: Standard parental benefits

Martine receives \$562 per week in maternity benefits for 15 weeks; after that, she can receive \$562 per week for 35 weeks in standard parental benefits (55% of her average weekly insurable earnings).

In total, she would receive \$28,100 in maternity and parental benefits over 12 months.

#### Option 2: Extended parental benefits

Martine receives \$562 per week in maternity benefits for 15 weeks; after that, she can receive \$337 per week for 61 weeks in extended parental benefits (33% of her average weekly insurable earnings).

In total, she would receive \$28,987 in maternity and parental benefits over 18 months.



# Choice and flexibility for parents



## Peter and Rohan can choose to share

### STANDARD PARENTAL BENEFITS

40 weeks of benefits paid at 55%\*



### EXTENDED PARENTAL BENEFITS

69 weeks of benefits paid at 33%\*

\* Parents must choose an option when applying.

### Example 3

Peter and Rohan plan to adopt a child. They decide to share the benefits. Peter will take the maximum number of weeks available per parent and Rohan will take the remaining weeks available. They can choose standard parental benefits (up to 40 weeks) or extended parental benefits (up to 69 weeks). Peter earns a yearly salary of \$40,000 while Rohan earns \$65,000 per year.

#### Option 1: Standard parental benefits

Peter receives \$423 per week for 35 weeks (55% of his average weekly earnings). Rohan receives \$562 per week for 5 weeks (55% of his average weekly insurable earnings). In total, they receive \$17,615 in parental benefits over 12 months.

#### Option 2: Extended parental benefits

Peter receives \$254 per week for 61 weeks (33% of his average weekly earnings). Rohan

receives \$337 per week for 8 weeks (33% of his average weekly insurable earnings). In total, they receive \$18,190 in parental benefits over 18 months.



# Choice and flexibility for parents



## Angela can choose

**15 weeks maternity benefits paid at 55% + 35 weeks parental benefits paid at 55%**

50 weeks in total



**15 weeks maternity benefits paid at 55% + 61 weeks parental benefits paid at 33%**

76 weeks in total

### Example 4

Angela is a single mother caring for a four-year-old and is expecting her second child. She works part-time. Her annual household income is \$21,000. She is eligible for the EI Family Supplement since her annual household income is less than \$25,921.

Angela applies for maternity and parental benefits and stops working the week the baby is due.

#### Option 1: Standard parental benefits

Angela receives \$289 per week in maternity benefits for 15 weeks, including the Family Supplement; then she receives \$289 per week in standard parental benefits for 35 weeks (55% of her average weekly earnings, including the Family Supplement).

In total, over 12 months, she receives \$14,450 in maternity and standard parental benefits, including the Family Supplement.

#### Option 2: Extended parental benefits

Angela receives \$289 per week in maternity benefits for 15 weeks, including the Family Supplement; then she receives \$200 per week in extended parental benefits for 61 weeks (33% of her average weekly earnings, including the Family Supplement).

In total, over 18 months, she receives \$16,535 in maternity and extended parental benefits, including the Family Supplement.



# EI PARENTAL SHARING BENEFIT

## UNDER THE CURRENT RULES...

Either parent may take up to **35 WEEKS**  
(paid at 55% of average weekly earnings)

The other parent may take the remainder of the **35 TOTAL WEEKS**

Parents can share the 35 weeks in various combinations  
**35 TOTAL WEEKS**  
(e.g., 20/15, 10/25)

If a couple decides that one parent takes **35 WEEKS**, there are no weeks available to the other parent



## WITH THE NEW EI PARENTAL SHARING BENEFIT...

Available when both parents agree to share parental leave

Either parent may take up to **35 WEEKS**  
(paid at 55% of average weekly earnings)

The other parent may take the remainder of the **40 TOTAL WEEKS**

Parents can share the 40 weeks in various combinations  
**40 TOTAL WEEKS**  
(e.g., 20/20, 15/25)

A minimum of **5 WEEKS** is available for each parent

## EXTENDED PARENTAL BENEFITS

Equivalent rules would apply to EI extended parental benefits with 61 weeks as the limit for one parent and up to 69 weeks available in total (paid at 33% of average weekly earnings).

# Should I continue my Long Term Disability coverage during my leave of absence?

## The answer to this question deserves careful consideration.

Long Term Disability (LTD) insurance provides a safety net that will replace a percentage of your salary and provide pension plan protection should you be unable to work because of an illness or injury.

Your LTD plan recognizes that most members are in a highly vulnerable financial position should they be confronted with a loss of income during a lengthy or permanent disability.



## While on leave of absence, you have two options:

1. Maintain your LTD coverage by continuing to pay your premiums, OR
2. Discontinue your LTD coverage by ceasing your premium payments.

When you return to work your coverage will be reinstated and you will be subject to a pre-existing condition clause.

## Maintaining your LTD coverage

If you choose to maintain your LTD coverage and you become disabled while on leave, you are eligible to apply for LTD benefits. There will be no break in your coverage and you will not be subject to a pre-existing condition clause upon your return to work.

### Example 1:

*Tracey is diagnosed with cancer during her leave of absence. While undergoing cancer treatment, her leave of absence ends and she is unable to return to work. As Tracey maintained her LTD coverage during her leave, she is eligible to apply for LTD benefits. The benefits, payable on or after the date her leave is scheduled to end, will help her replace her income while she is unable to work.*

## Discontinuing your LTD coverage

If you become disabled while on leave, you will not be eligible for LTD benefits. Upon your return to work, your coverage will be reinstated and you will be subject to a pre-existing condition clause if you become disabled within 12 months from the date of reinstatement.

### What is a pre-existing condition?

*This is a disability arising from illness or injury for which you obtained medical care during the 90 day period before you become re-insured.*

### Example 2:

*Tracey is diagnosed with cancer during her leave of absence. Tracey did not maintain her LTD coverage during her leave, therefore, she is not eligible to apply for LTD benefits to help her replace her income if she is unable to return to work. If Tracey returns to work after her leave of absence ends, her LTD coverage will be automatically reinstated, but if Tracey has to discontinue work less than one year from her reinstatement of insurance date, her benefits will be subject to a pre-existing condition clause. She can apply for LTD, but if it is determined that her medical condition is pre-existing, her LTD application will be declined.*

