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## Corporate Policy

## Short Term Disability

### Purpose

Group benefits help provide the employee with the knowledge that a portion of their income will be replaced should an illness or injury cause you to become disabled. Castle Building Centres Group Ltd. is dedicated to providing the financial safety net of benefit payments accurately and promptly to help disabled employees keep expenses under control, and maintain their lifestyle.

### Policy

All employees are eligible following these conditions:

- Benefits are mandatory
- Worked at Castle Building Centres for at least 3 consecutive months

The following benefits are provided:

**Benefit:** 60% of weekly income

**Maximum:** \$800 per week or EI maximum (whichever is greater)

**Elimination Period:** 1<sup>st</sup> day accident/hospitalization; 8<sup>th</sup> day sickness

**Benefit Payment Period:** Payable for 17 weeks

**Tax Status:** Taxable

**Termination:** At Retirement

### Definition of Disability

You are not considered disabled if you can perform a combination of duties that regularly took at least 60% of your time to complete.

### Return to Work

Since the benefit is taxable, if an employee is returning to work on a part-time basis, the earnings used is based on 100% of gross pre-disability earnings. For example:

\*Based on \$30/hr @ 40 hours per week

Income Benefit (max \$800):	\$720
Plus Rehab Earnings(4hrsx5 daysx\$30/hr):	<u>\$600</u>
Subtotal:	\$1,320
Rehab Income Limit:	\$800
Rehab Reduction:	\$120
Total Weekly Payment:	\$1,200

### Claim Payments

Great-West Life will handle the adjudication of the claim and decide if a claim payment will be made. All eligible claims will be paid through salary continuance.

If you have not seen a physician before the end of the waiting period, benefits will not be payable until after your first visit to the physician.

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