July 4, 2023

To: **Benefits Administrators / Human Resource Personnel**

From: **Boye Adetogun**

         Claims Services Manager, Employee Benefits

Re: **Disability Claim Set Up for Employees Who Work In Multiple Positions with the Same Employer**

3sHealth Employee Benefits determines disability benefits for employees who work in multiple positions with the same employer by using the regular hours worked in the positions during the 52 weeks before the employee's last reported day worked on the Employer's Initial Application form.

When the employer reports hours for multiple positions that equal more than the equivalent of 1 FTE (except SUN), 3sHealth Employee Benefits will contact the employer to confirm the hours.

In a situation where the plan member has not worked a full 52 weeks in the position, 3sHealth Employee Benefits will annualize the hours worked in that position. 3sHealth Employee Benefits will use the position start date to the date of disability on the Attending Physician Statement (APS). If the APS does not specify the date of disability, 3sHealth Employee Benefits will use the most recent last date worked instead.

3sHealth Employee Benefits will review each position, even positions with an expiry date. If a position is expired and reinstated, and there is no break between the dates, 3sHealth Employee Benefits will use the date the position initially started. 3sHealth Employee Benefits does not set up claims for positions terminated before the date of the disability.

If a plan member holds multiple active positions with the same employer, has worked hours in each position, and the weekly hours exceed 40 hours for all positions combined, 3sHealth Employee Benefits will set up the disability claims with a maximum of 40 hours per week (equivalent to 1 FTE).

3sHealth Employee Benefits will set up claims with multiple positions with the maximum number of hours going to the position with the higher pay rate. The remaining hours needed to make up 40 hours weekly will be used to set up subsequent claims at a lesser pay rate. If the rate of pay is the same for all positions at the last date worked, then the positions can be combined. However, combined weekly hours cannot exceed 40 hours per week.

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Bulletin

Multi-Positions Examples

1. **Multi-positions, different jobs and different rate of pay**

Claim set up.

- List all active positions at the date last worked.
- Calculate the annualized hours worked for each position.
- Allocate the maximum hours to the position with the higher rate of pay.
- Assign the remaining hours to the successive positions in order of the rate of pay.
- Ensure that the combined maximum hours for all positions do not exceed 40 hours per week.

(a)

Position	Rate of Pay	Weeks Worked in the last 52	Total Hours Worked in the last 52 Weeks	Weekly Hours
1. Stores Purch Clk	$23.55	52	172.5	172.5/52= 3.32
2. Inventory Cont Clerk	$22.24	52	1483.47	1483.47/52 = 28.53
Total				**31.85**

- Set up two claims
- Claim #1 - . Stores Purch Clk for 3.32 hours @ $23.55
- Claim #2 - Inventory Cont Clerk for 28.53 hours @ $22.24

(b)

Position	Rate of Pay	Weeks Worked in the last 52	Total Hours Worked in the last 52 Weeks	Weekly Hours
1. Stores Purch Clk	$23.55	52	700	700/52= 13.46
2. Inventory Cont Clerk	$22.24	52	1220	1220/52 = 23.46
1. Unit Support	$20.24	52	300	300/52 = 5.77
Total				**42.69**

- Set up three claims
- Claim #1 - Stores Purch Clk for 13.46 hours @ $23.55
- Claim #2 - Inventory Cont Clerk for 23.46 hours @ $22.24
- Claims #3 - Unit Support for maximum 3.08 hours only @ $20.24
- Total 40 hours per week

2. Multi-positions, same job and same rate of pay

Claim set up

- List all active positions at the date last worked.

- Calculate the annualized hours worked for each position:

    - If the position was active for 52 weeks or more: Total annual hours worked in the 52 weeks prior to the date last worked ÷ 52.

    - If the position was active for less than 52 weeks: Total hours worked ÷ Total number of weeks worked prior to the date last worked.

- Combine the hours from all positions, ensuring a maximum of 40 hours per week.

(a)

Position	Rate of Pay	Weeks Worked in the last 52	Total Hours Worked in the last 52 Weeks	Weekly Hours
1. Stores Purch Clk	$24.84	52	1820.69	1861.94/52= 35.81
2. Stores Purch Clk	$24.84	52	41.25	
Total				**35.81**

- Set up one claim.

- Claim #1 – Store Purch. Clk. for 35.81 hours @ $24.84

(b)

Position	Rate of Pay	Weeks Worked in the last 52	Total Hours Worked in the last 52 Weeks	Weekly Hours
1. Unit Support	$20.24	52	1650	1691.25/52= 32.52
2. Unit Support	$20.24	52	41.25	
3. Unit Support	$20.24	30	400	400/30=13.33
Total				**45.85**

- Set up one claim.

- Claim #1 – Unit Support for maximum 40 hours @ $20.24

For plan members holding positions with different employers, 3sHealth Employee Benefits will set up a separate claim for each of the positions for each of the respective employers (maximum of 40 hours weekly for each employer).

If you have any questions regarding this bulletin, please contact Boye Adetogun at Boye.Adetogun@3sHealth.ca or 306.347.1524.