



Saskatchewan Association of
Health Organizations

Head Office
May 19, 2005

To: Benefit Administrators / Human Resource Personnel

From: Bud Anderson, Director, Employee Benefits

**Re: Saskatchewan Association of Health Organizations Disability Income Plans
Change to Leave of Absence Provision**

Currently the Leave of Absence provision of the SAHO Disability Income Plans allows employees to purchase coverage for up to 12 months during an approved leave of absence.

Under Saskatchewan Labour Standards legislation, employees may be granted a leave of absence up to 18 months for maternity, parental or adoptive leave. In 2003 the SAHO Group Life Insurance Plan was amended to allow employees to continue their life insurance coverage for 18 months during a maternity, parental or adoptive leave.

The SAHO Disability Income Plans are also being amended to reflect the longer leave of absence period provided under the legislation. Effective May 12, 2005, *any employee on an approved leave of absence will be allowed to continue disability income coverage on a premium paying basis for up to 18 months.* Employees who wish to continue their coverage for up to 18 months during an approved leave of absence must make arrangements with you for the payment of their premiums before their leave of absence begins. Lump-sum payments or post-dated cheques are accepted or, with your approval, payroll deduction upon the employee's return to work.

Plan members who are currently on a leave of absence and who have maintained their disability income coverage are entitled to extend their coverage for up to an additional six months, as long as their coverage is in place when the extension is requested. Please advise plan members who are currently on a leave of absence and have maintained their disability income coverage that they have this option.

Updates to Plan Commentaries and the Employee Benefits Policy and Procedure Manuals will be released in the near future.

If you have any questions about the amendment to the SAHO Disability Income Plans which now allows employees to continue their disability income coverage on a premium paying basis for up to 18 months during an approved leave of absence, please call the SAHO Benefit Services Officers in Regina at 347.5519 or toll free 1.866.278.2301. You may also send your questions by email to ebp@saho.org.

www.saho.org