



PSAC-UPCE BARGAINING UPDATE



**Canada Post's offer
makes me SICK!**

A good short-term disability program vs. Canada Post's program

Short-term disability plans and sick leave plans have a similar goal: each is a different kind of program that's designed to offer employees insurance against the loss in income that would otherwise result from illness or injury.

We presently have a sick leave program that is broadly shared across federal public employers in Canada. Hundreds of federal employers have the same kind of sick leave that you currently have working at Canada Post. This sick leave program has a number of very good features:

- It provides you with 100% income support when you're sick.
- There is no minimum threshold – if you're sick for one day, you can use a sick day and you get one day's pay
- You do not need to convince an external insurance company like Manulife that you are sick. You and your Doctor know your health best, and his or her note is what you need to take sick leave.

Short-term disability plans have a terrible acronym – STDs, but are not necessarily bad – some, in fact, provide excellent income support when someone is ill or injured. But other short-term disability programs provide poor income support. The devil is in the details.

Canada Post wants to replace your current sick leave program with a short-term disability program. The program that is currently being offered to you by Canada Post is miserly. It contains some of the least generous elements of programs that are offered by other employers. They say that they want to introduce this program to protect employees, but in reality, they are offering the bare minimum and are trying to save money at your expense. You can look through the table on the following page to see what your current sick leave program offers, the common elements of a good STD Plan, and the cheap Plan that Canada Post wants to replace your sick leave with.

Your current Entitlements	A good short-term disability program:	Canada Post's program contains:	For example
100% income replacement when you have sick leave credits	Provides up to 100% income replacement when you're off sick. Many programs offer benefits at 100%. Some will do it immediately, while others will offer 100% after a number of years of service. They start offering 70% income replacement to new employees and progressively increase that amount as people accrue service	70% income replacement under the Plan. If you're off sick, you only earn 70% of your salary. The only way to get more is if you use your banked sick leave. However, under their proposal, no one will ever earn any more sick leave. Eventually everyone will only earn 70% when on sick leave.	<ul style="list-style-type: none"> • CHMC • CBC • Canada Council for the arts • NAV Canada • Bell Canada
Sick leave kicks in immediately when you're sick	Pays STD benefits after you're off for 3 days. And when you're off for three days, the benefits are retroactive to the first day of illness. That means if you're off sick for 4 days, you're fully covered.	Pays STD benefits after one week. They are not retroactive. If you are sick for 4 days and are out of personal days, you'll be off work sick and get no pay at all.	<ul style="list-style-type: none"> • CHMC • CBC • Canada Council • NAV Canada
Is protected by the collective agreement	Is written up in the collective agreement so that you can grieve and your union can go to bat for you if there are problems with the program	Is not written into the collective agreement. The employer can do as they please in administering the program	See the four organizations listed above
Is separate from Family-related leave	Many programs stand alone from family-related leave. There are many agreements which have short-term disability, as well as leave to take care of your kids or elderly parents.	The elimination of Family Related leave	See the four organizations listed above
-	Most plans, on conversion to the STD plan, are grandfathered. This means that it gives people the choice of either staying with the old sick leave credits that they currently have, or going on the new STD Plan.	Canada Post wants to force everyone onto their new program. They hope to do this by buying you off with small lump sums for your accumulated sick leave.	<ul style="list-style-type: none"> • CHMC • CBC • NAV Canada
You do not have to apply for EI unless you have run out of sick leave credits	Good plans will not make you go through the hoops of applying for Employment Insurance (EI). It's a pain to do and adds unnecessary stress when you're off sick or injured.	Application for EI sickness benefits must occur when you've been off for 15 weeks.	<ul style="list-style-type: none"> ▪ Administration and/ or inclusion of EI varies from plan to plan
A Doctor's note is sufficient to prove that you're sick	Good plans have light administrative burdens on sick or injured people. Many have protections built in so that your Doctor is mostly responsible for dealing with your case. Insurance companies can only intervene later in the process. Dealing with giant insurance companies does not help to heal sickness. It adds significant amounts of stress.	Canada Post wants to have Manulife administer this program. If Manulife doesn't think that you're sick, you won't receive any benefits from the short-term disability program.	<ul style="list-style-type: none"> • Bank of Canada