

## PART I

### Disability benefits eligibility

#### Who is eligible for disability benefits?

- An employee who is considered to be fully prevented from performing their job due to a mental or physical incapacity for a period of at least four months may be entitled to a disability waiver of contributions or disability pension.
- The member may also qualify if they are on an approved rehabilitative work program during the four months.

#### What is the disability benefits criteria?

##### Disability waiver of contributions

- First 24 months, the member is unable to do *their own* job
- After 24 months, the member is unable to do *any* job

##### Disability pension

- Unable to do *any* job for which they are qualified

#### Elimination period

- Can occur any time a member is considered totally disabled (absent from work as a result of the disability).
- The period of time from the date of disability to the first day of the fifth month following the month in which the disability occurred.
- It is your responsibility to determine if the period of time that the member is absent is due to illness or injury.
- Following the elimination period, a member may qualify for a disability waiver of contributions or a disability pension.

## PART II

### Disability elimination period administration

#### During the disability elimination period

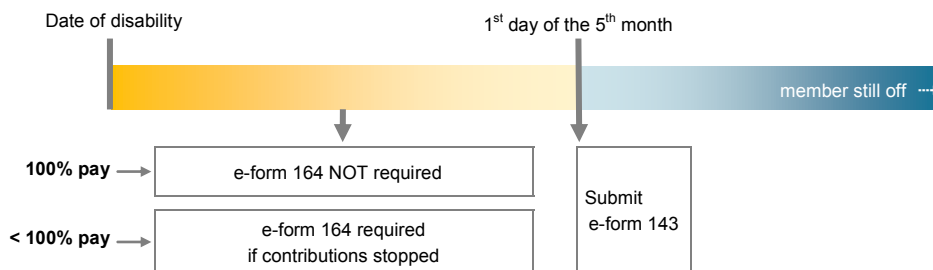
##### If the member receives 100% sick pay

Normal contributions can continue to be deducted until the 100% sick pay ends or until the day 100% contributions stop. However, you must submit a completed *Request for an OMERS plan benefit e-form 143* to OMERS when a member is absent beyond the first day of the fifth month.

##### If the member receives LESS THAN 100% sick pay

Two options are available to the employer:

- **Cease contributions**
  - Submit a completed *Disability elimination period e-form 164* to provide the member with the option to purchase the period (at a single contribution rate).
- **Continue regular contributions** as if the member was receiving 100% regular pay
  - Be consistent in your approach for all or each class of members.
  - Example: for members receiving 85% of pay, contributions continue as though pay received was 100%.



If a member returns to work or a permanent accommodation is made, the elimination period ends and regular contributions begin.

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## PART II

### Disability elimination period administration *(continued)*

#### Purchasing the disability elimination period

If the member elects NOT to purchase this period	If the member elects to purchase this period
<ol style="list-style-type: none"> <li>1. <b>Submit</b> a completed <i>Disability elimination period e-form 164</i>.</li> <li>2. OMERS will set up the period as broken service on the member's record.</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>Keep a copy</b> of the completed and signed <i>Disability elimination period e-form 164</i> for your records.</li> <li>2. <b>Delete</b> the <i>Disability elimination period e-form 164</i>.</li> <li>3. <b>Report</b> all financial information through: <ul style="list-style-type: none"> <li>• <i>Annual reporting of membership information e-form 119</i>; or</li> <li>• <i>Request for OMERS plan benefit e-form 143</i>.</li> </ul> </li> </ol>

#### Key Dates

**February 28:** Deadline for employer to remit previous year's elimination period funds to OMERS.

**December 31** (of the year the disability occurs): Deadline for member to elect to purchase the disability elimination period.

## PART III

### Disability benefit administration

#### Step 1: Initiating the disability process

##### Requesting the disability benefit

On the **first day of the fifth month** following the member's date of disability, **submit** a completed *Request for an OMERS plan benefit e-form 143* to OMERS.

#### Tips for completing the *Request for an OMERS plan benefit e-form 143*

##### Important dates to remember

1. Date the member last worked 100% full-time duties.
2. Date the member last paid contributions on full earnings.
3. Deadline for submitting the *Disability elimination period e-form 164* is December 31 of that same calendar year.

If the **member elects** to purchase their elimination period **after** the *Request for an OMERS plan benefit e-form 143* has been submitted, then:

1. Revise the date the member last paid contributions on full earnings.
2. Send an e-Correspondence with revised financial information via e-access.

##### Annual salary rate

- Annual rate of contributory earnings at the date 100% contributions stop are used to determine the deemed waiver earnings.
- OMERS will calculate deemed waiver earnings during the disability waiver period.

##### For other-than-continuous full-time (OTCFT) members

- The *annual* salary rate is required, **not** the *annualized* salary rate.
- Populate the % of time worked for OTCFT members in comparison to a CFT equivalent (e.g., an OTCFT member working a 25-hour week works 62.5% of the time when compared to a CFT member working a 40-hour week).

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## PART III

## Disability benefit administration (continued)

### Step 2: Managing the disability process

#### Disability review process

1. OMERS receives your completed and signed *Request for an OMERS plan benefit* e-form 143 and a disability package which includes the member's election to proceed with the disability benefit application and a request for medical information.
2. The member returns the election form and medical information.
3. The OMERS medical advisor conducts an **initial** review to determine the member's eligibility for disability benefits.
4. OMERS conducts a medical review every **12 months**.
5. If the member is deemed permanently disabled OMERS requires the member to verify that they remain totally disabled every **24 months**.

*Note: If a member does not comply with OMERS request for information their disability benefit may be placed on hold. Broken service may be required.*

*Effective July 1, 2018, OMERS is not responsible for any costs associated with providing medical documents.*

#### Rehabilitative work

What is it?	Occurs after an OMERS disability waiver begins
<p>Rehabilitative work is usually the <b>transitional period</b> between a member's total disability status and their return-to-normal work duties (regardless of pay scale).</p> <p>OMERS rehabilitative work may include any one of the following:</p> <ul style="list-style-type: none"> <li>• a different occupation or a training program, with or without reduced hours, to train for a new occupation</li> <li>• a different occupation, with or without reduced hours, as a transition to resuming own occupation, with the goal to resume own occupation</li> <li>• own occupation with reduced hours, as a transition to resuming own occupation, with the goal to resume own occupation</li> <li>• own occupation with modification to duties, as a transition to resuming own occupation, with the goal to resume own occupation</li> </ul>	<p>For members returning to rehabilitative work, <b>submit</b> a completed <i>Notice of rehabilitative work</i> form 152 to OMERS.</p> <p>The nature of the rehabilitative work plan is an agreement between you and the member. OMERS focus is to ensure that members provide medical documentation to support the need for rehabilitative work.</p> <p><i>Note: The duration of rehabilitative employment is limited to two years from date of initial return to work.</i></p> <p>If OMERS does not support the rehabilitative work:</p> <ul style="list-style-type: none"> <li>• the disability waiver of contributions stops from the return-to-work date;</li> <li>• retroactive contributions from the return-to-work date or from the date the approval ceased must be deducted and remitted;</li> <li>• the contributory earnings received during this period must be included in the pension adjustment (PA) for the year and must be reported on the <i>Annual reporting of membership information</i> e-form 119.</li> </ul>

### Step 3: Ending the disability waiver

Reasons for ending the waiver	Required form(s)
<p>A disability waiver may end when the member either:</p> <ul style="list-style-type: none"> <li>• returns to regular work duties or a new permanent work accommodation;</li> <li>• participates in rehabilitative work which extends beyond two years from initial return-to-work date;</li> <li>• elects a disability pension;</li> <li>• elects to retire;</li> <li>• reaches their normal retirement date; or</li> <li>• dies.</li> </ul>	<p><b>Submit</b> a completed <i>Employment change/benefit request</i> form 158 for any of the reasons ending the disability waiver.</p> <p>If a member's permanent accommodation results in a change in status, <b>submit</b> a completed <i>Changing member information</i> e-form 106.</p> <p>If a member on disability waiver elects an early retirement or requests termination options, the <b>member submits</b> a completed <i>Forfeiting rights to disability benefits</i> form 148 to OMERS.</p> <p><i>Note: An <i>Employment change/benefit request</i> form 158 is required when a member <i>terminates employment</i>, however this <b>does not</b> end their disability waiver.</i></p>

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## Employer and member form summary

	Form	Event	Timeline
Initiating	<b>Request for an OMERS plan benefit (143)</b> (available in e-access)	To report that you consider a member may be totally disabled as part of the application for OMERS disability benefits.	On the fifth month following the member's absence due to total disability (or immediately if disability reoccurs within six months of the return to work date).
	<b>Disability elimination period (164)</b> (available in e-access)	To provide the member with the option to purchase their disability elimination period each year the member goes on a leave period (where the member is not receiving 100% pay) due to disability.  Report the period after a member becomes disabled but before they qualify for disability benefits.	Member must elect to purchase the leave as a disability elimination period by <b>December 31</b> of that same calendar year.  You must remit the elimination period funds to OMERS by <b>February 28</b> following each calendar year the disability leave occurred.
Managing	<b>Annual reporting of membership information (119)</b> (available only in e-access)	To report member's financial information, enable OMERS to maintain up-to-date member records, produce pension reports and calculate benefits.  The annual reporting process is initiated by OMERS.	Annually and by June 30 following each calendar year.
	<b>Notice of rehabilitative work (152)</b>	To advise OMERS when a member returned to work in a rehabilitative capacity.	As soon as arrangements are made for the member to return to rehabilitative work.  For rehabilitative work during the elimination period, do not submit this form until a <i>Request for an OMERS plan benefit (143)</i> e-form has been submitted as well.
	<b>Changing member information (106)</b> (available in e-access)	To change or update a member's employment status.	As soon as a totally disabled member returns to regular work duties, or a new permanent work accommodation.
	<b>Leave period reporting/election (165)</b> (available in e-access)	To report any period of absence, including pregnancy/parental leaves and non-purchasable periods.	Once OMERS deems the member to not be disabled and the disability benefit ends until they are re-approved, submit this form to report potential broken service.
Ending	<b>Employment change/benefit request (158)</b>	To report when a member returns to regular work duties or a new permanent work accommodation, elects a disability pension, retires, terminates employment, or dies.	As soon as you are made aware of the member's return-to-work date, retirement date, termination date, disability pension election date, or date of death.
	<b>Forfeiting rights to disability benefits (148)</b>	The member submits this form directly to OMERS to inform OMERS that they are giving up their rights to an OMERS disability benefit.	As soon as a subsequent member event occurs in which the member elects to forfeit their right to a disability benefit  A termination or early retirement benefit <b>will not be processed</b> until OMERS receives this form.

Notes

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## Glossary

Term	Definition
<b>Annualized salary rate</b>	For full-time members the annualized salary is the member's actual salary. For part-time members the annualized salary is the member's actual salary divided by the % of full-time hours the member works (e.g., \$25,000/60% = \$41,666.66).
<b>Contributions</b>	The funds paid by an employer and/or employee to OMERS according to the Plan provisions.
<b>Contributory earnings</b>	Earnings on which OMERS contributions are calculated. Regular earnings, including vacation pay (if service attributed), but excluding salary or wages paid for overtime, or pay as a result of termination, retirement, etc.
<b>Credited service</b>	Service of a member for which OMERS Plan contributions have been made and not refunded, or service accrued under the disability waiver of contribution benefit used to calculate the member's pension.
<b>Deemed earnings</b>	The member's normal rate of contributory earnings per pay period immediately prior to a period of absence. For scattered days, employers can use the earnings in a typical pay period (that is one salary rate) as if the earnings were in effect for the entire period.
<b>Disability elimination period</b>	Period of time: <ul style="list-style-type: none"> <li>from the date of disability to the first day of the fifth month following the month in which the disability occurred; or</li> <li>the member is absent due to illness of injury.</li> </ul>
<b>Disability pension</b>	An unreduced pension payable to an employee permanently incapacitated due to physical or mental disability.
<b>Disability recurrence</b>	A member who returns to work after a period of disability and is again disabled by the same condition within six months may be able to resume the disability waiver of contributions or disability pension without repeating the elimination period.
<b>Disability review</b>	OMERS will manage each member's case individually to determine whether the member's disability still qualifies for benefits. Once in receipt of a disability benefit OMERS may require a member to provide updated medical documentation, verify their inability to work, and undergo a medical review.
<b>Disability waiver of contribution benefit</b>	A benefit allowing disabled members to continue to accrue credited service, without making further contributions, from the first day of the fifth month following the date of disability.
<b>Leave period</b>	A period for which the employer does not pay full wages and during which the employee is absent from work. Leave periods include a leave of absence, pregnancy/parental leave, personal emergency leave, declared emergency leave, family medical leave, organ donor leave, reservist leave, and reservist leave period of postponement.
<b>Pension adjustment (PA)</b>	The deemed value of the lifetime annual benefit earned in any year under a pension plan. The Canada Revenue Agency (CRA) uses the PA to determine the amount of room the Plan member has left for a contribution to an RRSP in the following year. The PA does not affect actual benefit accrual in the OMERS Plan.
<b>Rehabilitative work</b>	The period of employment between a period of total disability and the member's return to normal occupation duties or a return to total disability status (relapse). The rehabilitative period is limited to two years from date of initial return to work.
<b>Retirement</b>	Withdrawal from the active work force and the subsequent commencement of a pension.
<b>Termination of employment</b>	Severance of the employment relationship for any reason other than death and retirement.
<b>Totally disabled</b>	During the first 24 months of disability, a member is considered to be totally disabled if wholly prevented by mental or physical incapacity from performing the regular duties of the occupation in which the member was engaged immediately prior to the disability (i.e., own job).

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