## Unpaid Leave: Benefit Guidelines



This document outlines important information regarding the impact of your unpaid leave of absence on your pension contributions, group benefits, vacation entitlement and miscellaneous payroll deductions. Please review each section carefully.

#### **CAAT Pension Plan (CAAT)**

During your leave of absence, you have the option to purchase your CAAT service for the duration of your leave. If you choose to do so, you will be responsible for paying both your portion and the College's share of the contributions. Electing to purchase this service ensures that your pensionable service remains continuous and unbroken.

If you indicate you wish to purchase the service for your leave period, the cost will be calculated and provided to you upon the conclusion of your leave. At that time, you will have the opportunity to review the cost and decide whether to proceed. Payment must be made within six months of your return, or the actuarial cost will apply.

#### Sun Life Group Benefits

You will need to determine what coverage, if any, you wish to maintain during your unpaid leave. You will be responsible for the full cost of any continued benefits, including both the employee and employer portions. It is important to contact <u>Total Rewards</u> to review these costs and make the necessary arrangements.

#### If Travelling During Leave:

- Register with OHIP at least 90 days before your leave if travelling outside of Ontario.
- If travelling to a war or conflict zone, you must obtain prior approval from Sun Life to maintain coverage.

#### Action Required:

• If changing coverage during leave, you must complete a Sun Life Group Benefits Chage Form

Please consult <u>Total Rewards</u> to ensure all necessary documentation is submitted and your coverage is secured.

#### Vacation Entitlement

Please note that vacation entitlement does not accrue during unpaid leaves of absence. Your vacation balance will remain unchanged throughout the duration of your leave.

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### Miscellaneous Payroll Deductions

Miscellaneous deductions, such as United Way contributions, parking fees, will stop on your final pay following the start of your leave. These deductions will not be taken during your unpaid leave of absence.

If you have any questions or require further assistance, please contact your <u>HR Consultant</u> or Total Rewards.