

# What if you get sick?

**BCTF MEMBERS** with a contract participate in the Salary Indemnity Plan (SIP) with contributions of 1.97% from each paycheque. This plan provides both short- and long-term benefits to members who, because of illness or injury, are disabled from working and have exhausted all of their sick leave. If the illness or injury is work-related, a Workers Compensation Board (WCB) claim must be initiated.

Member becomes unable to work

Use sick days (100% pay)

Apply for the Salary Indemnity Plan

Maximum 120 days on **short-term disability** (50% pay, tax-free, and no salary deductions)

If unable to return to work, member applies for **long-term disability (LTD)** (At least 50% pay, tax-free, and no salary deductions)

In first year of LTD, if member fully recovers, they return to work at 100% workload. LTD is complete.

If not able to return to work in first year of LTD, member stays on LTD until able to earn at least 60% of pre-disability salary. LTD is complete.

If unable to earn at least 60% of pre-disability salary, member stays on LTD until they reach earliest unreduced pension date or age 65.

There are more details than can be provided in this flowchart. Please contact your local union office or the BCTF with questions specific to your situation.

If you are close to your earliest unreduced pension date and have enough sick leave accumulated in your sick bank to provide you with an income until six months prior to your retirement, you may want to investigate withdrawing from the long-term section of the plan. This will save you 1.46% in SIP contributions from your paycheque.

While using sick days, short-term disability, or long-term disability, you will receive full pension crediting according to your work assignment with no added cost.

Contact your local union office for guidance: [bctf.ca/LocalWebsites](http://bctf.ca/LocalWebsites)

