

SICK LEAVE AND DISABILITY



HOW TO SUPPORT A PASTOR FACING ILLNESS OR INJURY

Always be clear about your sick leave policy. It should be included in employment contracts and Staff Policy handbook. If you need help registering for the SUB Plan or navigating disability benefits, contact the CBWC Calgary office.

INITIAL ILLNESS

SICK DAYS

Human rights legislation protects employees from losing their job or being treated unfairly due to illness or disability. All provinces legally require provision of sick leave, either paid or unpaid. Refer to legislation in your province to determine your minimum responsibility. We recommend offering at least 10 paid sick days per year, as a gesture of pastoral care and responsibility as an employer.

1-4 WEEKS

LEAVE OF ABSENCE

If it looks like the employee will need a week or two beyond what is offered by sick days, you may want to consider offering a **Leave of Absence**—either paid or unpaid. We do **not** recommend utilizing vacation days for sick leave.

A church is not obligated to pay an employee during a leave of absence, but it is common for churches to leave a pastor on salary if recovery is less than a few weeks out.

< 25 WEEKS

EMPLOYMENT INSURANCE SICK LEAVE

Every employee contributing to EI is eligible for EI Sick Leave benefits. Employers can top up those benefits through Service Canada's Supplemental Employment Benefit (SUB) Program. This allows you to support your staff by covering up to 95% of their income during sick leave—without triggering clawbacks—for up to 25 weeks.

> 25 WEEKS

LONG-TERM DISABILITY (LTD) BENEFIT

Canada Life provides this insurance coverage to members who are enrolled in our benefit plan.

LTD benefits are designed to kick in after the 25-week EI period. To ensure a smooth transition, you should start the LTD application process around week 17 of EI sick leave.

It is not a given that your pastor will be approved for LTD benefit—both you and the pastor must provide robust medical evidence to Canada Life that their sickness or disability prevents them from performing the essential duties of the job they were hired for.

If approved, **here's how LTD benefits work:**

- For the first 24 months, 67% of their pre-disability income, less taxes, is paid to the employee if he or she cannot perform their own job due to illness or injury.
- After the two-year period, benefits continue **only** if they cannot be gainfully employed in any job.
- When an employee is approved for Long Term Disability, they are deemed a disabled person protected under the Charter of Rights. **As a church employer, you have a legal duty to accommodate employees with disabilities.** This means making reasonable adjustments like modifying duties and providing assistive tools—unless doing so causes undue hardship.
- If you're unsure about your obligations, consult a lawyer. These situations can be complex, and legal guidance ensures you act with both compassion and compliance.