



# Leaves of Absence

Life is not just about your workplace - it's also about your family, health, wellbeing, opportunities for enrichment, and sometimes dealing with the unexpected. There are a variety of life events and extenuating circumstances when you may need to take an extended, temporary period of time off work during your career at UBC.

This type of time off is called a **Leave of Absence**, or sometimes simply referred to as a **leave**. Leaves of Absence may be paid or unpaid. Your UBC employee group determines your eligibility to take a leave, the amount of time you can take during a leave, potential changes to your UBC benefits during a leave, and other rights and responsibilities that you should consider.

This information sheet will discuss some of the more common extended leaves, including:

- Maternity/Parental/Adoption Leave
- Income Replacement Plan (IRP)/Disability Benefit Program (DBP) Leave
- Other Leaves (including Medical Leave, General Leave, Layoffs, etc.)

You can view a comprehensive list of accepted leaves, as well as how to apply for a leave, on the [UBC Human Resources](#) website.

## GETTING STARTED

Thinking about taking a leave of absence? There are many different types of leaves at UBC, and they are dependent on your [employee group](#). Leaves can be paid and unpaid, they can last anywhere from one day to one year, and your UBC benefits may be affected depending

on the type of leave. You must be approved by your department head or manager in order to take a leave. Please visit the UBC Human Resources website to find your employee group, and learn about the [different kinds of leaves](#) you may be eligible to apply for.

When taking an unpaid leave for an extended period of time, it is important to know what happens to your UBC benefits, including your Staff Pension Plan benefit. Depending on the type of leave, you may choose during the leave to:

- PAY your contributions only (Maternity, Parental & Adoptive Leave only), or
- PAY both your contributions and the employer's contributions, or
- OPT not to make contributions - in turn possibly affecting your length of service

If you would like to determine what will be the cost to maintain your benefits during a leave, you can look at the [Benefits Cost Calculator for Leaves of Absence](#) on the UBC Finance website.

Two years is the maximum length you may contribute to the Staff Pension Plan while on a leave. The exception to this is Income Replacement Plan (IRP)/Disability Benefit Program (DBP) leave.

If you have been approved to take a leave, and you have decided to continue to pay contributions while on a leave, your department/manager will notify UBC Payroll and then you will be billed by the Leave of Absence team at UBC Finance, at which time you may choose to continue your benefits during your leave.

## MATERNITY, PARENTAL & ADOPTION LEAVE

Planning to welcome a new addition to your family? Maternity leave is one of the most common types of leaves at UBC. Maternity Leave, Parental Leave, and Adoption Leave are all unpaid. To maintain your pension benefits, you will be responsible for making your portion of the required contributions only for each month (or portion) you are on your leave. You do not need to pay the University's contributions; the University will continue to contribute their portion, and you will continue to accrue pensionable service as normal. Alternatively, you may decide to opt out of paying your contributions during your leave. Please see the [UBC Human Resources](#) website on how to apply for Maternity Leave, Parental Leave, or Adoption Leave.

## INCOME REPLACEMENT PLAN (IRP)/DISABILITY BENEFIT PROGRAM (DBP) LEAVE

If you need to take a leave due to a long-term illness or injury, you may be eligible to apply for the **Income Replacement Plan (IRP)/Disability Benefit Program (DBP)**. If you are an SPP member, and you are approved to take a IRP/DBP leave, you can continue to accrue pensionable service for as long as you are on IRP/DBP.

If your IRP/DBP begins on or after July 1, 2009, you are responsible for paying both your portion of the contributions and the University's contributions for each month (or portion) you are on the leave. Providing you continue to pay the required contributions, you can continue to accrue pensionable service for as long as you are on IRP/DBP. Alternatively, you may decide to opt out of paying your contributions during your leave, and then you will not accrue pensionable service during your leave.

If your IRP/DBP leave began before July 1, 2009, no contributions are required while on IRP/DBP leave. Please visit the [UBC Human Resources](#) website for more information, FAQs and Disability Resources.

## OTHER UNPAID LEAVES (ie. MEDICAL LEAVE, GENERAL LEAVE, LAYOFFS)

For all other extended temporary leaves, you are responsible for paying both your portion of the contributions and the University's contributions for each month (or portion) you are on your leave, if you wish to continue to earn pensionable service. If you pay these contributions, you will continue to accrue pensionable service as normal. Alternatively, you may choose to suspend your pension during a leave of absence of this kind. With this choice, you will not be required to pay contributions, and as a result you will not accrue pensionable service during your leave.

You can view a comprehensive list of accepted leaves, as well as how to apply for a leave, on the [UBC Human Resources](#) website.

## RETURNING FROM A LEAVE OF ABSENCE OR LAYOFF

If you chose to suspend your pension during a leave, UBC Finance will reinstate your benefits automatically and deductions will resume as normal.

It is imperative that you review your pay cheque to ensure your required pension contributions have been deducted. If the contributions have not been deducted, please [contact our office](#) immediately.

For further information about your pension benefit while on a leave, please visit the [Contact Us](#) page on the SPP website. We can arrange to discuss your options and assist with your benefit calculations.

For further information, visit the [Benefits coverage while on a Leave](#) page on the UBC HR website.

## LEAVES OF ABSENCE: NADIA'S STORY

Nadia is a UBC employee and a member of the Staff Pension Plan. She has decided that she would like to take 3 months off on a **Personal Leave** to complete a business management certificate program in another country.

If her leave is accepted by her department head, and if she wants to keep her pension benefits while she is on leave, she will be responsible for paying 100% of her benefits costs. She contacted the Leave of Absence team at UBC Finance, and they advised her of the following:

- Her gross monthly salary is \$5000. Normally she pays \$325 per month for her pension contribution, and the University pays \$456.50.
- If she wants to keep her pension benefit during those 3 months off, she would be invoiced the portion that she normally pays per month, plus the University's contribution. The total invoiced per month would be  $\$325 + \$456.50 = \$781.50$ .

Since she will only be gone for 3 months, Nadia has decided to suspend her pension contributions for the duration of her absence, therefore:

- She will not pay anything into the pension while she is away.
- Her pensionable service will not accrue during her leave.
- She will resume normal pension contributions and service accrual when she returns to work.

## LEAVES OF ABSENCE: FRANKLIN'S STORY

Franklin is a UBC employee who has been approved to take a 6 month **Medical Leave** for an operation. He has decided that he would like to continue earning his pension benefit while he is on leave. He contacted the Leave of Absence team at UBC Finance, and they advised him of the following:

- His gross monthly salary is \$3500. Normally he pays \$227.50 per month for his pension contribution, and the University pays \$319.55.
- Since his Medical Leave will be unpaid, he will need to pay both his portion and the University's portion of the pension contribution. The total invoiced per month would be  $\$227.50 + \$319.55 = \$547.05$ .

He agreed to pay the full amount of monthly pension contributions. He learned that he will be invoiced for that total by UBC Finance until he is able to return to work.

## LEAVES OF ABSENCE: JOANNE'S STORY

Joanne is a full time UBC employee. She is expecting a new baby and in several months, she will plan to take a 17-week **Maternity Leave**, followed by a 32-week **Parental Leave**. She has decided that she would like to continue earning pension benefits while she is on leave. She contacted the Leave of Absence team at UBC Finance, and they advised her of the following:

- Her gross monthly salary is \$3000. Normally she pays \$195 per month for her pension contribution, and the University pays \$273.90.
- While she is away on both Maternity and Parental Leave, she will be invoiced for \$195 per month, which is her portion of the pension contribution.
- The University will continue to pay their normal portion, \$273.90.

## CHECKLIST

If you are thinking about taking a Leave of Absence:

- Review the Leaves of Absence websites offered by HR and Financial Services.
- Decide which Leave you want to apply for, and review the application process for your employee group.
- Determine if you want to continue paying for benefits during your leave. Use the online Benefits Cost Calculator, or speak to someone at UBC Finance about your options.
- Communicate your decision about pension and other benefits to the Leave of Absence team at UBC Finance.
- Contact the SPP team by phone, email, or set up an appointment in person if you have further questions.

## HELPFUL LINKS

### LEAVES OF ABSENCE - HR

[hr.ubc.ca/benefits/benefit-plan-details/vacation-leaves](http://hr.ubc.ca/benefits/benefit-plan-details/vacation-leaves)

### LEAVES OF ABSENCE - FINANCIAL SERVICES

[finance.ubc.ca/payroll/your-benefits/leave-absence](http://finance.ubc.ca/payroll/your-benefits/leave-absence)

### EMPLOYEE GROUPS

[hr.ubc.ca/benefits/eligibility-enrolment/employee-groups](http://hr.ubc.ca/benefits/eligibility-enrolment/employee-groups)

### BENEFITS COST CALCULATOR FOR LEAVES OF ABSENCE

[payrollintranet.ubc.ca/calculators/LOAcalculator.htm](http://payrollintranet.ubc.ca/calculators/LOAcalculator.htm)

### INCOME REPLACEMENT PLAN/DISABILITY BENEFITS PLAN

[hr.ubc.ca/benefits/benefit-plan-details/income-replacement-disability-benefits](http://hr.ubc.ca/benefits/benefit-plan-details/income-replacement-disability-benefits)

*This content has been compiled by the UBC Pension Administration Office. If there is any inconsistency between the contents of this communication and the pension plan documents or legislation, the plan documents and legislation will prevail. Updated: November 16, 2020*