

Get The Facts on Short-Term Disability

If you are ill or injured away from work you may qualify for Short-Term Disability.



FREQUENTLY ASKED QUESTIONS ABOUT SHORT-TERM DISABILITY

Who is Empire Life?

Empire Life is a Canadian owned company with a rich history of more than 100 years. Empire Life processes all Short and Long-Term disability benefit claims and will assist you when you are absent from work.

Your Claim Manager at Empire Life will contact you after you submit a claim to assist you in your recovery and, where appropriate, help with your return to work. Where appropriate, any medical information obtained by Empire Life will be kept in the strictest of confidence and only your return to work capabilities will be shared with Sherwin-Williams. They will help you with your recovery and support your return to work.



How do I report a claim request with Empire Life?

Contact Empire Life by calling **1-888-247-4956** or by emailing **sherwinwilliamsclaims@empire.ca**.

Please note, if you are unable to submit a claim yourself, a relative or family member can start the process for you.

When should I report a claim/leave request?

You are encouraged to contact Empire Life as soon as possible. Please note that in order to qualify for Short-Term Disability benefits **you must generally contact Empire Life within 5 business days after the day your absence begins.**

If you fail to do so, your Short-Term Disability benefits could be delayed or denied.

Who is eligible for Short-Term Disability?

You are automatically enrolled in the Short-Term Disability plan as a regular full-time employee after 90 days of active, continuous full-time employment.

Who at Empire Life will handle my claim?

Empire Life will assign a Claim Manager who will serve as your point of contact. They will have an understanding of your injury or illness and will be available to answer any questions you may have, and help you with your recovery.

They will work with you, Sherwin-Williams and your health care provider(s) to ensure all the right steps are taken.

What are my other reporting responsibilities?

Independent from your responsibilities to contact Empire Life, you must also contact your manager or supervisor of your absence from work and/or comply with any local requirements regarding the reporting of absences.

Your failure to fulfill these other reporting responsibilities could result in the delay or denial of Short-Term Disability benefits and subject you to appropriate discipline under the applicable attendance/absenteeism policy and work rules.

How will I be paid while I'm out of work?

While Empire Life is responsible for determining your eligibility and approval or denial of your claim, any salary payments you receive while on Short-Term Disability will come directly from Sherwin-Williams.

What will I need to do when I return to work?

If you have been absent from work due to a disability you may be required to present your supervisor and/or Empire Life a Fitness for Duty Certificate (or Return to Work Note) from your Physician to show that you are able to return. Please be sure that your Physician includes as much detail as possible regarding any specific restrictions that you may have.

How much will I be paid while I am out on a leave? And for how long?

Once you have met 90 days of continuous, full-time service, you are subsequently determined to be eligible for Short-Term Disability Benefits, and you will be paid in accordance.

After the 7-day waiting period, the Plan will continue a percentage of your regular base pay for up to twenty-five (25) weeks if you continue to be unable to work due to the continuing Disability.

Benefit amounts paid under the plan are calculated as a percentage of your regular base pay and are paid according to your regular payroll cycle.

Your regular base pay means your wages and compensation before any payroll deductions, salary reduction contributions or other pretax contributions are deducted from your pay, based on your regular work schedule. Basic earnings does not include any overtime, bonus, incentive pay, or additional types of compensation, except schedule overtime, if any.

Schedule of Benefits

Maximum Benefit Amount

Full Pay (100%)	Partial Pay (70%)	=	25 weeks
8 weeks	+ 17 weeks		

Special Note for employees with nine (9) or more years of service as of January 1, 2022: the above benefit does not increase with additional years of service. However, employees with nine (9) or more years of service as of January 1, 2022 will receive additional benefits under the Plan due to their length of service on that date.



Questions? Please contact your Human Resources Representative.