

# Pregnancy &

# Parental Leave



**A Guide to Rights  
& Responsibilities**

ETFO



FEEO

Dear ETFO Member:

Congratulations! This is a very exciting time for you. As with all new experiences, there is always some anxiety and trepidation attached. We hope the information contained within this resource will help reduce some of this anxiety and allow you to focus your energies on your very important role as a new parent.

This booklet has been prepared to assist you with the many questions and concerns you may have as you prepare for the birth or the adoption of a child.

This document is provided for your information only. For further interpretation of the laws pertaining to pregnancy and parental leaves in Ontario, please refer to the *Employment Standards Act and Regulations*.

### **Contact Numbers**

ETFO Provincial Office <a href="http://www.etfo.ca/Pages/default.aspx">http://www.etfo.ca/Pages/default.aspx</a>	1-888-838-3836/416-962-3836
Teachers' Pension Plan Board <a href="http://www.otpp.com/">http://www.otpp.com/</a>	1-800-668-0105
Service Canada <a href="http://www.servicecanada.gc.ca/eng/home.shtml">http://www.servicecanada.gc.ca/eng/home.shtml</a>	1-800-622-6232
Ontario College of Teachers <a href="https://www.oct.ca/">https://www.oct.ca/</a>	1-888-534-2222
OMERS Pension <a href="http://www.omers.com/index.aspx">http://www.omers.com/index.aspx</a>	1-800-387-0813

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# **LEGISLATION AND COLLECTIVE BARGAINING GOVERNING PREGNANCY AND PARENTAL LEAVE**

## **Employment Standards Act (ESA)**

The provincial legislation sets out minimum employment standards for terms and conditions of employment in Ontario. This ESA establishes minimum rights to leaves from work for pregnancy and parental needs.

## **Employment Insurance Act (EI Act)**

This federal legislation sets out the terms and conditions for entitlement to employment insurance benefits during pregnancy and parental leaves. The benefits are administered by Service Canada on behalf of Employment and Social Development Canada.

## **Ontario Human Rights Code**

The Ontario Human Rights Code prohibits discrimination on the basis of sex which is defined to include pregnancy. Many arbitrators have relied upon the Code when deciding how to interpret legislation or collective agreements relating to pregnancy and parental leaves.

## **Collective Bargaining**

Collective agreements contain clauses pertaining to statutory pregnancy and parental leaves as well as extended leaves. They frequently set out protections and benefits available during leaves and upon return from leaves. Disputes under collective agreements are decided by arbitrators. Arbitration cases have interpreted rights relating to entitlement to sick leave and other benefits during a pregnancy leave. They have also addressed issues that have arisen when employees complete such leaves and wish to return to work.

## LEAVE ENTITLEMENTS

### How much time will I have away from work to be with my child?

The *Employment Standards Act* and your collective agreement are the mechanisms by which you will have entitlement to a leave for pregnancy or parental reasons. This is the time away from work, not the money you might receive during that time. Financial benefits during pregnancy and parental leaves are discussed in the sections entitled **Benefit Entitlements** and **Collective Agreement Benefits** in this guide. The *Employment Standards Act* provides basic minimum entitlements. Collective agreements sometimes offer more than this.

#### FOR THE BIRTH MOTHER

Birth mothers are entitled under the *Employment Standards Act* to a pregnancy leave immediately followed by a parental leave. The extent of these leaves are set out in the Act as follows:

##### **Pregnancy Leave**

You may take as many as 17 consecutive weeks as pregnancy leave. You may start it as early as 17 weeks before the expected birth date (but you will not be eligible for EI benefits until eight weeks before the birth). The latest you may commence a pregnancy leave is the earlier of your due date or date of delivery. The Act does set out an option for splitting or deferring any part of the pregnancy leave. In order to qualify for a pregnancy leave you must have at least 13 weeks employment with the school board before the expected date of birth.

##### **Parental Leave**

You may take as many as 35 consecutive weeks of parental leave. It must begin when your pregnancy leave ends.

The Act does not set out an option for splitting or deferring any part of the parental leave or for separating it from the pregnancy leave except where there has been a complication with the child's health such that the child has not come into your custody, care and control immediately following the pregnancy leave.

The *Employment Standards Act* only provides for full-time leaves. It does not contemplate partial leaves.

Refer to your local collective agreement to determine if you may extend your parental leave beyond the minimum statutory 52 week period. Many collective agreements include the option of extending a leave. There might be discretion under a collective agreement for a partial leave or reduced assignment arrangement. Leaves under a collective agreement will not necessarily have all of the protections that a statutory leave attracts under the *Employment Standards Act*.

## **FOR THE BIRTH FATHER OR PARTNER OF THE BIRTH MOTHER**

You will be entitled to a parental leave under the *Employment Standards Act* if you are a parent of the child. The extent of this leave is set out in the Act as follows:

### **Parental Leave**

You may take as many as 37 consecutive weeks of leave. It may begin as early as the birth of the child but no later than 52 weeks after the child is born or comes into your custody, care, and control for the first time.

In order to qualify for a parental leave you must have at least 13 weeks employment with the school board before the leave may be taken.

The Act does not set out an option for splitting or deferring any part of the parental leave or for separating it from the pregnancy leave except where there has been a complication with the child's health such that the child has not come into your custody, care and control immediately following the pregnancy leave.

The *Employment Standards Act* only provides for full-time leaves. It does not contemplate partial leaves.

Refer to your local collective agreement to determine if you may extend your parental leave beyond the minimum statutory 37 week period. Many collective agreements include the option of extending a leave. There might be discretion under a collective agreement for a partial leave or reduced assignment arrangement. Leaves under a collective agreement will not necessarily have all of the protections that a statutory leave attracts under the *Employment Standards Act*.

## **FOR ADOPTING PARENTS OR PARENTS THROUGH SURROGACY**

Each parent of the child is entitled to a parental leave under the *Employment Standards Act*. No adopting parent or parent through surrogacy is entitled to a pregnancy leave under the *Employment Standards Act*.

### **Parental Leave**

You may each take as many as 37 consecutive weeks of leave. It may begin as early as the birth of the child but no later than 52 weeks after the child is born or comes into your custody, care, and control for the first time.

In order to qualify for a parental leave you must have at least 13 weeks employment with the school board before the leave may be taken.

The Act does not set out an option for splitting or deferring any part of the parental leave or for separating it from the pregnancy leave except where there has been a complication with the child's health such that the child has not come into your custody, care, and control immediately following the pregnancy leave.

The *Employment Standards Act* only provides for full-time leaves. It does not contemplate partial leaves.

Refer to your local collective agreement to determine if you may extend your parental leave beyond the minimum statutory 37 week period. Many collective agreements include the option of extending a leave. There might be discretion under a collective agreement for a partial leave or reduced assignment arrangement. Leaves under a collective agreement will not necessarily have all of the protections that a statutory leave attracts under the *Employment Standards Act*.

### **IN THE EVENT OF STILLBIRTH OR MISCARRIAGE**

In the event of stillbirth or miscarriage, you remain entitled to a pregnancy leave but you will not be entitled to a parental leave. The pregnancy leave ends 17 weeks after it began or six weeks after the stillbirth or miscarriage, whichever is latest. As such, if you have already used as much as 17 weeks of pregnancy leave prior to the stillbirth or miscarriage, you may still have some additional weeks of recovery even though you will not be entitled to a parental leave.

### **FOR THE BIRTH MOTHER IN THE EVENT OF ADOPTION OR SURROGACY**

If you have given birth but are not caring for the child (as in the case where the child is to be adopted or you are the surrogate), you will remain entitled to a pregnancy leave. However, the pregnancy leave must end on the later of either the expiry of 17 weeks after the pregnancy leave began or six weeks after the birth of the child.

## NOTICE REQUIREMENTS

### How much notice do I have to give my school board?

The *Employment Standards Act* outlines the following minimum notice requirements:

#### Notice to Begin a Leave

##### For pregnancy leave:

- You are required by law to provide a minimum of two weeks written notice of the date your leave will begin.
- The written notification must include a certificate from a legally qualified medical practitioner stating the expected date of birth.
- Where you have to stop work because of complications due to pregnancy or where birth (or stillbirth or miscarriage) occurs earlier than the expected date of birth, prior notice is not required. However, within two weeks of having stopped work, you must provide written notice to the school board of when the pregnancy leave is to begin. If the school board requests it, you must provide a certificate from your doctor confirming you are unable to work because of the complications and the due date or the date of birth, stillbirth, or miscarriage.

##### For parental leave:

- You are required to provide at least two weeks written notice of the date the leave is to begin.
- Where you have to cease work suddenly because the child comes into your custody, care, and control for the first time sooner than expected, you must, within two weeks after stopping work, provide written notice to your employer of your intention to take a parental leave.

#### Notice to Change A Leave Period

Where you have already provided notice but want to change the start date of the leave to an earlier or later date, you must provide:

- At least two weeks written notice of the new start date, unless complications related to the pregnancy or the child arriving earlier than expected are the reasons for the change.

Where you have already provided notice but want to change the end date of the leave to an earlier or later date, you must provide:

- At least four weeks written notice of the date must be provided.

## **OTHER ESA ENTITLEMENTS**

### **What other protections and entitlements will I have while on leave?**

When you take all or part of the statutory pregnancy (17 weeks) or parental leave (35 to 37 weeks) established by the *Employment Standards Act*, the Act establishes numerous protections for you. These protections will not necessarily apply to extended leaves taken under your collective agreement.

#### **BENEFIT PLANS**

Employees taking a statutory leave have the right to continue to participate in benefit plans. This applies to pension plans, life insurance plans, accidental death plans, extended health plans, dental plans, and any prescribed type of benefit plan.

If you were responsible for premium payments for benefits prior to the leave, you will have to continue to pay those premiums while on leave in order to maintain coverage. The school board is obligated to continue to make its contributions on behalf of an employee on a statutory leave unless the employee gives written notice that the employee does not intend to pay his/her contributions, if any.

If you fail to continue paying premium payments during your leave, you may jeopardize your coverage and lose out on important benefits.

For example, for long-term disability insurance, a failure to continue premium payments could mean you will not receive any benefits after your leave ends if you have become disabled during the leave. If you are unable to return to work from your leave because of illness or injury that occurs during your leave, you may never regain the same benefits coverage you had before going on leave because you could be subject to limits under the insurer's policy, such as insurability tests, pre-existing condition restriction clauses or restrictions on resumption of coverage proportionate only to the amount of assignment you returned to as opposed to what you left. You can avoid this by continuing your premium payments during the leave.

#### **LENGTH OF EMPLOYMENT**

When calculating an employee's length of employment service or seniority, the employer is obligated to include the period of the statutory leave.

Exception: In the case of a member on a probationary term, the period of leave is not included in determining completion of a probationary period under an employment contract.

## **RETURNING FROM A LEAVE**

At the completion of a statutory leave, the school board is obligated to reinstate an employee to the position most recently held, if it still exists, or to a comparable position, if it does not. We argue that a “position” in the education sector refers to grade or assignment. Some recent decisions have held that your teaching job is preserved but your grade or assignment will be determined by normal staffing processes. Consult your collective agreement as it might entitle you to return to your pre-leave assignment.

## **NO REPRISAL**

The *Employment Standards Act* prohibits employers from penalizing an employee who exercises or attempts to exercise a right under the ESA, including the right to take a pregnancy or parental leave. Most collective agreements prevent discipline except where there is just cause and taking a statutory leave is not just cause for discipline. Collective agreements also frequently have human rights protections precluding discrimination on the basis of sex, including pregnancy, as well as family status.

## **EXTENDED LEAVES**

If you have taken an extended leave under a collective agreement, you may no longer have the protections in place for statutory leaves.

Check your collective agreement or consult your local to see what benefits, if any, may be affected by an extended leave. For example:

- Do you accrue seniority beyond the statutory 52-week period?
- Do you continue to receive a salary increment during the leave?
- Are you entitled to ongoing benefits coverage during the leave?
- Does the board pay for your benefits while on an extended leave?
- Do you return to the same assignment or same school following the extended leave?

## **EMPLOYMENT INSURANCE BENEFITS ENTITLEMENTS (EI) & BENEFITS ENTITLEMENTS**

### **What benefits might I receive during my leave?**

You may be entitled to pregnancy or parental benefits under the *Employment Insurance Act* if you have at least 600 hours of insurable employment in the 52-week period preceding the period for which you are claiming benefits. You are particularly vulnerable to not having enough hours of insurable employment in the following circumstances: you have only recently started to work, you are hired for less than a 0.5 assignment, you are on or have recently returned from an unpaid leave of absence or a deferred salary leave, you are on or have only recently returned from a pregnancy and/or parental leave.

### **What is my entitlement to pregnancy benefits?**

Pregnancy benefits are only available to birth mothers. They are not paid to adoptive parents or parents through surrogacy.

You will have to serve a two-week waiting period before receiving any benefits. The two-week waiting period is calculated from the Sunday of the week of application before benefits are payable. You may then be eligible for a maximum 15 weeks of benefits for pregnancy.

A claim for pregnancy benefits may begin up to eight weeks before a child is born but no later than the birth of the child. Benefits will not extend more than 17 weeks in total and must end by 17 weeks after the birth.

### **What is my entitlement to parental benefits?**

A maximum of 35 weeks of parental benefits are available to new parents. The full 35 week entitlement may be taken by one parent or may be shared by two parents.

If you are the birth mother and you served a waiting period for EI pregnancy benefits, then there is no requirement that you serve a waiting period for a claim for parental benefits.

If there has been no pregnancy benefits claim related to the child, a two-week waiting period will have to be served at the start of the parental benefits claim. Once it is served by one parent, it need not be served again by another parent in cases where the parental benefits claim is being shared.

The parental benefits claim may start as early as the birth of the baby or placement of the child for adoption. It must end 52 weeks after the birth or adoption placement.

## **What happens in the event of miscarriage or stillbirth?**

If the stillbirth/miscarriage occurs earlier than 19 weeks, you may apply for EI sick leave benefits or you may access any accumulated sick credits under the collective agreement with the appropriate medical information. You cannot access both for the same period of time.

If the stillbirth/miscarriage occurs at or more than 19 weeks, you may be entitled to pregnancy benefits not parental benefits. You will have to serve the waiting period and a maximum of 15 weeks of benefits may be paid. All benefits must be claimed 17 weeks after the stillbirth/miscarriage. Note, however, that the statutory pregnancy leave ends on the day that is the later of 17 weeks after the leave began or six weeks after the stillbirth or miscarriage.

## **How much will the EI benefit be?**

For most people the benefit is 55% of your weekly insurable earnings to a maximum benefit. The maximum benefit changes yearly and can be found on the Service Canada website. The benefit payment is taxable.

## **How do I apply for EI benefits?**

You will need a Record of Employment (ROE) from your school board in order to apply for benefits. After your last worked day (provided your leave has been approved by the school board), or your last day on the board's payroll, your school board will create a Record of Employment. Your school board will send this directly to Service Canada. You should request a copy for your records. Your application for benefits is complete as soon as Service Canada has received your ROE.

## **Can I defer my claim for parental benefits?**

The *Employment Insurance Act* does not require that a parental benefits claim start immediately after the end of a pregnancy benefits claim. It also does not require that all parental benefits be claimed by a parent continuously. However, this flexibility in the *Employment Insurance Act* is not mirrored in the *Employment Standards Act*. The *Employment Standards Act* requires that a parental leave start immediately after a pregnancy leave and contemplates only parental leave, not a leave that can be spread out or deferred over time. The protections of the *Employment Standards Act* only extend to the statutory portion of the leave.

## **Can I collect EI benefits during the summer or other non-teaching periods?**

Nothing in the legislation prevents teachers from collecting pregnancy and parental leaves during non-teaching periods.

## **Can I work part-time and still collect EI benefits?**

You must report any earnings you receive during an EI benefit period. Any pay received while you are claiming EI pregnancy benefits will be deducted from EI benefits on a dollar for dollar basis.

Service Canada has introduced the Working While on Claim Pilot Project which is in place until August 2015. Under this project, once you have served the waiting period, if your earnings are equal to or less than 90% of your weekly earnings that were used to calculate your benefit rate, your benefits will be reduced at a rate of 50% of your earnings each week. Any earnings that exceed this 90% threshold, will be deducted dollar for dollar from benefits. The Pilot Project automatically extends to your claim at the end of your waiting period: you do not have to apply.

If you are in receipt of EI sick benefits, any earnings received during the benefit period will be deducted from the EI sick benefit.

## **COLLECTIVE AGREEMENT BENEFITS**

### **What other entitlements are available during my leave?**

Not all collective agreements are the same. You will need to consult your local agreement to see what your specific entitlements are.

### **TOPUP OR SEB BENEFITS**

#### **Will the school board top-up my EI benefits?**

The ETFO *Memorandum of Understanding* negotiated with the provincial government outlined changes to employee top-ups or Supplemental Employment Benefits (SEB or sometimes referred to as SUB). Eligible employees include teachers, employees hired in a term position or filling a long-term assignment, with the length of benefit limited by the term of the assignment and commencing with the birth of the child and any other full-time employee (defined as greater than 24 hours per week) (DECE, ESP/PSPs). Teachers on daily occasional assignments are not entitled to the benefit.

Boards will provide a top up benefit at 100% of salary for a total of eight weeks for eligible employees.

Local bargaining units can choose to replace the eight weeks of maternity benefits with six weeks of maternity benefits at 100% of salary to permit the meshing of any benefits with superior entitlements that may be contained in the 2008-2012 collective agreements.

It is important to refer to your local collective agreement for information about your specific entitlements.

### **SICK LEAVE**

#### **Can I draw on my sick leave during my pregnancy prior to delivery?**

With evidence from a medical practitioner, you are entitled to use your sick credits prior to delivery if you are unable to work for health reasons, whether related or unrelated to the pregnancy. Sickness arising from pregnancy is still sickness for purposes of a sick leave claim.

#### **Can I access sick leave following delivery?**

Court rulings support your entitlement to sick leave with pay following delivery for a period of generally six weeks when you are unable to work for health reasons. Depending upon your own collective agreement language and the length of your recovery period, the school board may request a medical certificate.

You may only access the number of sick days available to you under the board's sick leave plan.

### **Can I collect sick credits and EI benefits?**

Any pay received once your pregnancy occurs, including sick leave pay, will be deducted from EI benefits.

### **If I access sick leave, does this extend the statutory pregnancy leave period?**

Use of sick leave prior to delivery would not necessarily be part of your 17-week statutory pregnancy leave unless you opted to begin your leave early. You are not required to do this.

Use of sick leave following the delivery does not extend the statutory pregnancy leave period.

### **Am I still entitled to the SEB Plan (Top-up) under my collective agreement?**

The school board has an obligation to pay the SEB benefits following sick leave provided that you do not waive the “waiting period” for EI benefits or provided that your collective agreement does not restrict this.

### **What if I am unable to work and have exhausted my sick leave entitlement?**

The EI regulations allow individuals the opportunity to access EI sick benefits prior to pregnancy if required. EI sick benefits are available for a maximum period of 15 weeks following a two-week waiting period. This entitlement is in addition to the 52-week benefit entitlement for maternity and parental benefits. The maximum entitlement for all three benefits is 67 weeks.

### **How will a deferred salary leave effect my maternity leave?**

Deferred Salary Leave Plans are self-funded leave arrangements (these are often referred to as four over five's or two over three's). The Plans enable members to receive salary in the leave year that they actually earned in earlier years. The treatment of salary in Deferred Salary Leave Plans is governed by the Income Tax Act: there are rules governing how the Plans may operate. The coincidence of such leaves and need for pregnancy or parental leaves can greatly complicate access to employment insurance or ongoing participation in the Plans. Under certain circumstances and with prior approval by the employer, you may postpone your leave for a maximum of 12 months. There are limitations to this, especially once the leave year is underway. Service Canada does not allow payment of EI benefits during a year of deferred leave. It also does not credit workers on the leave year with insurable hours for the earnings they collect: this may impair eligibility for EI pregnancy or parental benefits when the leave year is over. It is advised that you check the nature of your deferred leave plan if you are trying to become pregnant, or find that you are pregnant.

## **PENSION PLAN CONTRIBUTIONS**

### **How will my pension be affected while I am on leave?**

As required by the *Employment Standards Act* you may continue to contribute to the pension plan unless you waive this benefit. It is necessary to arrange a payment schedule with the Ontario Teachers' Pension Plan (OTPP) or the Ontario Municipal Employees Retirement System (OMERS) prior to taking your leave. This applies if you have worked 13 or more weeks with your school board.

### **How long can I contribute?**

- The birth mother can contribute up to a maximum of 52 weeks (17 weeks for pregnancy and 35 weeks for parental). The pregnancy leave portion can begin no earlier than 17 weeks before the expected date of birth. The parental leave portion starts immediately following the end of the pregnancy leave for the birth mother.
- If you are the second birth parent, you can contribute up to 37 weeks for a parental leave.
- If you adopt a child, you can contribute up to 37 weeks for a parental leave.

### **How do I make arrangements to continue pension contribution?**

- You must arrange your pension contribution directly with OTPP or OMERS while on a leave.
- You can contribute using postdated cheques or by setting up automatic bank withdrawals.
- You may be able to purchase credit for your leave by transferring monies from an existing RRSP.

### **What if I take an extended leave of absence?**

You may continue making pension contributions for longer than the statutory periods if you continue on an approved leave of absence. You must make your contributions for the extended period directly to your pension plan. There is currently a lifetime limit to buying credit for approved leaves of absence. Contact OTPP or OMERS for an "Application to Buy Credit" form.

### **What happens if I waive the right to contribute?**

- The amount of your pension will be less than it would be with the additional credited service. Less credit means a lower pension, unless you teach for extra time later on.
- It may postpone the date you can retire with an unreduced pension.
- You may choose to purchase the credit later but you must do so within five years of the end of your absence. If you waive your right and decide later to purchase credit for your leave it will be more expensive. Interest will be added.

Your pension plan options are particular to you and your personal history with the pension plan. Decisions concerning your pension plan may affect other financial matters for you, such as RRSP contribution room. For accurate information on what options are available to you concerning the pension plan, contact the pension plan directly.

For more and up-to-date information regarding the impact of pregnancy and parental leaves on your pension, please visit the following websites:

Teachers' Pension Plan [www.otpp.com](http://www.otpp.com)  
OMERS Pension Plan [www.omers.com](http://www.omers.com)

## APPLYING FOR A LEAVE OF ABSENCE: SAMPLE LETTERS

Prior to taking a pregnancy or parental leave, you must provide written notification to your school board. Take note of the following requirements:

### How do I apply?

Your letter requesting a leave should be sent to the Superintendent of Human Resources. As a courtesy, you may wish to provide a copy to your principal. Always retain a copy for your own records. Refer to your collective agreement for more specific information on how to apply for a leave of absence.

### What should be in the letter?

The letter should include the following:

- a medical certificate stating the expected date of birth;
- the date you wish to begin the leave; and
- the date you wish to return to work.

### When should I apply for a leave?

You are required by law to provide a minimum two weeks written notice of the date to begin the leave.

### Sample letters

#### 1. Pregnancy Leave

Pursuant to Article (*number*) of the Collective Agreement, I am requesting a maternity leave commencing (*date*) and ending (*date*). I have attached a medical certificate certifying the expected date of delivery as (*date*).

I understand that I will be returning to my current position at (*School Name*) if the position still exists or to a comparable position if it does not.

I look forward to returning to (*School Name*) when I return on (*date*).

#### 2. Parental Leave

Pursuant to Article (*number*) of the Collective Agreement, I am requesting a parental leave commencing (*date*) and ending (*date*).

I understand that I will be returning to my current position at (*School Name*) if the position still exists or to a comparable position if it does not.

I look forward to returning to (*School Name*) when I return on (*date*).

**3. Extended Parental Leave**

Pursuant to Article (*number*) of the Collective Agreement, I am requesting an extended leave to commence (*date*) and to conclude (*date*).

**4. Sick Leave Following Pregnancy**

I am expecting a baby on (*date*). I have been advised by my doctor that I will be unable to work for a period of time following the actual delivery. For this period of time, I will be applying for sick leave pay and benefits under the Collective Agreement. I will advise you when this period commences and when it ends.

Please note, it may be advisable to request your maternity leave separately from the parental leave. This allows you to keep your options open in the event that circumstances change or your plans are altered in any way.

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## **Checklist for Pregnancy/Parental Leaves**

- √ Contact your ETFO local or the ETFO provincial office to discuss your options.
- √ Obtain a medical certificate stating the expected date of birth.
- √ Provide written notice to your school board.
- √ Review information re: health benefits, long-term disability (if applicable), and pension contributions.
- √ Obtain application from Service Canada regarding your application for benefits.
- √ Obtain a copy of your Record of Employment (ROE) from the school board after your last teaching day.
- √ Complete your application for EI Benefits.
- √ Provide proof of your EI Claim to the school board in order to receive SEB.
- √ Add your child to your benefit plan.
- √ Remember to pay your OCT fee.
- √ Relax! You've taken care of all the paperwork.