

TBU LONG TERM DISABILITY BENEFITS (LTD)

Amended September 2007

Coverage under this plan is 59 % of pre-disability earnings and is non taxable. There is a 120 working day elimination period (wait period) before the benefit begins. If you have more than 120 accumulated sick days you may use these during the elimination period subject to limitations as set out in the Collective Agreement. If you do not have 120 sick days available you may apply for Employment Insurance for all or part of the gap subject to restrictions as determined by the Employment Insurance eligibility requirements.

There is no cost of living increase built into our current plan.

While on LTD, you are eligible to continue with the Health and Dental Benefit Plans in which you were enrolled at the time of Disability. You will be billed 100% of the Extended Health and Dental Benefit premiums.

You will continue to accumulate credit in the Teachers Pension Plan while collecting LTD at no cost to you.

It is important to note that the definition of disabled changes after 2 years on LTD. During the first 2 years you must be disabled from performing your own job. After the 2 years you must be disabled from performing any job that will earn you 60% of your pre-disability earnings and for which you have the minimum qualifications. Job availability is not taken into consideration.

A person is no longer eligible to continue collecting LTD when they are eligible for a 62% unreduced service pension. That would be anyone with 31 years of service credit plus an 85 factor (age plus qualifying years equals at least 85).

It is a requirement of the Workplace Early Intervention Plan in appendix B of our Collective Agreement that a person who is ill for an extended period must complete an LTD application package unless it is anticipated that the employee will return to work prior to the LTD eligibility date.

Anyone who has gone through the process of applying for LTD will tell you that it is one of the most difficult things they have ever had to do. Collecting the necessary paperwork, reports and forms from various doctors and specialists is becoming more and more difficult as these professionals become increasingly overworked. The Federation can assist you if you are running into roadblocks so don't hesitate to call. Jack Middelkoop, our TBU Benefits Officer, usually gets involved to some extent in most LTD applications for TBU members and will be happy to assist you with your application and the process. He can be reached at the District Office at 519-843-4043 or 1-866-264-4425 or via email.