[](http://www.google.ca/url?url=http://3903.cupe.ca/resources/3903-speak/&rct=j&frm=1&q=&esrc=s&sa=U&ved=0ahUKEwijqMiUoZjMAhVDk4MKHd7KA5IQwW4IFTAA&usg=AFQjCNEWjS4jDaeNZ_YX2lLTxPIRTjfIvw)

**CUPE 3903 - Group Long Term Disability Plan**

**Long Term Disability Plan For Unit 1 And Unit 2**

Long Term Disability (LTD) coverage provides the necessary financial protection for your most valuable asset – your ability to earn an income. You may be aware of the risk of becoming disabled at any age. This risk increases with age, so it is a great benefit that you are automatically enrolled for coverage. Your employer pays the cost of the coverage.

**Long Term Disability Plan Coverage**

CUPE 3903 Unit 1 and 2 members that meet the income requirements in the collective agreement are eligible for the following coverage:

|  |  |  |
| --- | --- | --- |
| **LTD** | **Unit 1** | **Unit 2** |
| Schedule of benefits | 66 2/3 % of monthly earnings | 66 2/3% of monthly earning |
| Benefit Duration | Lesser of 5 years or to age 65; 1 year if age 64 | To age 65; 1 year if age 64 |
| Non Evidence Maximum | $2,500 | $2,500 |
| Maximum Benefit | $2,500 | $2,500 |
| Taxation status | Taxable | Taxable |
| All sources maximum | 85% | 85% |
| Elimination period | 120 days | 120 days |
| Definition of Disability | 1-year own occupation with partial | 2-year own occupation with partial |
| Cost Of Living Adjustment | None | None |

**How Much Will The LTD Plan Pay?**

The LTD plan will pay a taxable benefit based on 66.6667% of your pre-disability pretax monthly earnings to a maximum benefit of $2,500 per month. For example, an annual salary of $40,000, will translate to an LTD benefit equal to $2,222 per month ($40,000 ÷ 12 x 66.6667%).

The monthly benefit will commence once your claim is approved and you have completed the elimination period. Your disability may also entitle you to receive benefits from other sources such as Workers’ Compensation or the Canada Pension Plan. Your LTD benefit will reduce by any amount you receive from these other sources.

The LTD monthly benefit you are entitled to receive from all sources of income (All Source Maximum) is limited to 85% of your net (after Federal/Provincial taxes only) pre-tax monthly earnings.

#### What Is The Definition Of Disability?

You will be considered disabled if, during the first 12 months for Unit 1 and first 24 months for Unit 2, of disability following the elimination period, you are unable to perform the material and substantial duties of your regular occupation, and you have a 20% or more loss in your indexed monthly earnings.

After that, you will be considered disabled if you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

**How Much Will LTD Coverage Cost?**

The monthly premium is based on your annual salary and your employer pays the cost of the coverage.

**How Do I Make A Claim?**

If you are away from work due to illness or injury for 30 working days or more, you should call your Employer.

And if you’re not sure if you need to file a claim, please call Johnson on 1-877-709-5855.

**What Is The Elimination Period?**

The maximum period you will need to wait from the date of a disability to the date the payment of benefit under the LTD Plan commences. It is also sometimes referred to as the Qualifying Period. The elimination period is equal to 120 calendar days or the date your accumulated sick leave or salary continuation payments end, if applicable.

#### What Other Coverage Does The LTD Plan Provide?

The CUPE 3903 LTD Plan is more than just an income replacement plan. It includes the following coverages:

* **Survivor Benefit:**

Three months gross disability payment (Dependent definition includes common-law/domestic partner).

* **Worksite Modification**:

Assistance to identify a modification that is likely to help to remain at work or return to work.

* **Best Doctors**®**:**

World leader in connecting people with the best medical care, providing rapid access to the best medical knowledge.

* **Continuity of Coverage**

Benefit may be paid if disability results from a pre-existing condition.

* **Work life assistance:**

Designed to help CUPE 3903 members and their families manage workplace stress, personal and family issues. 24 hours a day, 7 days a week access to professional advice.

#### Contact Information

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This brochure provides an overview of the coverage available and is not a valid contract. If there are any discrepancies between this brochure and the Master Policy, the provisions of the Master Policy shall govern.