

SGEU Long Term Disability Plan at a Glance for LTD Members

VISION STATEMENT

The Saskatchewan Government and General Employees' Union has developed its own Long Term Disability Plan with the primary responsibility to ensure that the Membership is provided with income protection and/or services to those Members who are disabled by illness or injury.

BENEFITS

- Member owned plan - Exceeds industry standard
- Plan provides 3 years own occupation
- Benefit equals 80% of net pre-disability salary
- Cost of Living applied January 1st annually
- Benefit is non-taxable
- 3 step appeal process
- Appeal process at no cost to the member
- In-house Advocacy provided
- Advocates assist with CPP, WCB, SGI claims/appeals
- In-house Vocational Rehabilitation Services
- Provisions for Vocational Rehabilitation earnings
- 120 hours sick leave provided during first year member returns to work
- SGEU LTD Dues Rebate at Retirement program
- Employee Assistance Program
- Pension contributions forwarded to the employer for the duration of eligibility of the LTD claim where applicable
- Claim LTD premiums based on 1.5% of straight time salary

For more information, visit: www.sgeu.org/ltd