

SGEU

Long Term Disability Plan Charter

Approved at Annual Convention

April 2025

1. Purpose Statement

The Saskatchewan Government and General Employees' Union (SGEU) Long-Term Disability (LTD) Plan is dedicated to ensuring that SGEU members receive the income protection and necessary services they need if they are disabled due to illness or injury. This plan serves as a safeguard for members, providing crucial support to maintain dignity, security, and quality of life during times of disability.

As a standing committee of SGEU, the LTD plans share in the overall vision, mission, and organizational value of SGEU.

2. SGEU LTD Supervisory Committee

The SGEU LTD Supervisory Committee is responsible for overseeing and representing the interests of the members within the LTD Plan.

This Committee is tasked with implementing and ensuring compliance with the Charter and Policy of the LTD Plan and has the authority to recommend plan text changes via resolutions, create policies that clarify and manage plan processes. The Committee may also delegate specific responsibilities to Table Officers and Sub-Committees as necessary to maintain efficient operations.

Committee representation is determined by SGEU Policy.

3. Decision Authority

Only delegates representing bargaining units that are members of the SGEU LTD Plan have the authority to vote on SGEU LTD resolutions.

3.1 Supervisory Committee Authority

Authority to vote on all resolutions on the SGEU LTD Plan except those listed within the authority of Administration Committee, Provincial Council or Convention.

Authority over the structure of the plan text, ASO and other providers associated with the delivery of the SGEU LTD Plan benefits, and governance including setting and ensuring adherence to regular schedule for Plan Text review.

For those decisions requiring additional levels of review, this Committee has the authority to decide on recommendations to bring forward to the Administration Committee or Provincial Council.

3.2 Administration Committee Authority

Authority to vote on resolutions regarding the SGEU LTD Plan including:

- Definitions
- Exclusions and Limitations
- General guidelines for funding levels for treatment and rehabilitation

This Committee has the authority to make resolutions when Provincial Council is not in session.

3.3 Provincial Council Authority

Authority to vote on resolutions regarding the SGEU LTD Plan including:

- Criteria for Extended Coverage
- All decisions moved from other levels (Admin, Supervisory, Table Officers) due to complexity, timing, impact, etc.
- Approval of annual operating budget.

3.4 Convention / Ratification

Authority to vote on resolutions regarding the SGEU LTD Plan including:

- Eligibility Criteria
- Benefit Amount (including Cost of Living Allowance)
- Benefit Duration
- LTD Dues (premiums)
- Annual operating budget

Changes made at convention are to be effective on the 1st day of the month following convention unless otherwise stated.

4. Plan Review

The SGEU LTD Plan Charter is subject to periodic review by the SGEU LTD Supervisory Committee, with the possibility of updates or revisions based on changing member needs or legal requirements.

5. Ratification

This Charter and any amendments to it shall be ratified by a majority vote in accordance with Section 3, Decision Authority.

6. Membership Criteria

6.1 Inclusion of New Bargaining Units

As of January 1, 1987, any bargaining unit created due to government reorganization, legislation, or privatization shall be automatically included in the SGEU LTD Plan. This ensures no loss of LTD coverage if the majority of the new unit's members are already participants in the LTD Plan.

6.2 Inclusion of Existing Bargaining Units

Bargaining units within SGEU may join the SGEU LTD Plan by a majority vote of all bargaining unit members through a secret ballot. A majority decision binds all members within the unit to participate in the LTD Plan.

6.3 Effective Date

The effective date of membership for a bargaining unit shall be the date of ratification, with no retroactive date earlier than January 1, 1983.

6.4 Out-of-Scope Employees

Out-of-scope employees within a participating bargaining unit, who obtain associate membership per the SGEU Constitution, may apply to the SGEU LTD Supervisory Committee for LTD Plan coverage. The Committee's decision is discretionary and final.

7. Basic Dues

Members are required to pay 1.5% of their gross salary as dues, subject to annual valuation adjustments, and the same percentage applies to retroactive payments.

8. Entitlements

8.1 Entitlements Prior to or On June 30, 1993

Members with an accepted claim for total disability benefits before or on June 30, 1993, are entitled to 66 2/3% of gross salary, capped at this amount.

8.2 Entitlements After June 30, 1993

Members whose disabilities commence after June 30, 1993, are entitled to a maximum of 80% of their pre-claim net salary, with additional support if total income falls below this threshold, if their claim for benefits is accepted.

9. Jurisdiction and Legal Matters

The SGEU LTD Plan is governed and enforced under the laws of Saskatchewan. All legal disputes, as subject to the LTD Plan and under the jurisdiction of the Saskatchewan Labour Relations Board, shall be pursued solely within Saskatchewan courts. Legal actions must be initiated within two years of the date the cause of action first arose.

Conclusion

This charter establishes the framework for the SGEU Long-Term Disability Plan, outlining governance, member rights, entitlements, and operational guidelines to provide effective and comprehensive support for members facing long-term disabilities.