



Long Term Disability Plan GUIDE

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.

2015

PREAMBLE

- The SGEU Long Term Disability Plan (hereafter may be referred to as the Plan) is fully funded by contributions from Plan Members. The cost to you is a percentage of your gross salary, which is set at the SGEU Annual Convention.
- Your employer deducts your LTD contribution from your salary. If the LTD contribution does not appear on your pay stub as a deduction, contact your payroll department immediately.
- YOU** are responsible to ensure that your LTD dues are prepaid if you go on a leave of absence or onto a re-employment list.
- All contributing members are eligible for LTD entitlements. The payment of entitlements will be in accordance with the LTD Plan Text. You can get a copy of the LTD Plan Text by calling SGEU at 522-8571 or 800-667-5221 or by accessing www.sgeu.org

AM I ELIGIBLE?

If you are a member of the Plan, and you become disabled, you should apply for entitlements under the Plan immediately. **Do not wait** for the 119 calendar day elimination period to be complete, or until you run out of sick leave days.

Once you have applied you may be eligible for entitlements if:

- you are unable to do your own occupation for a period of time not exceeding 36 months and;
 - a) your LTD dues have been paid up to date and;
 - b) you have served an elimination period of 119 calendar days and;
 - c) you are under the regular and personal care of a physician.

- following the initial 36 months you are unable to work at any occupation that you might reasonably be expected to do, given your education, training or experience and;
 - a) you are under the regular and personal care of a physician.

You are required, throughout the duration of your LTD Claim, to provide medical documentation including doctors' statements, independent medical evaluations, etc. to support any disability claim.

Entitlements Payable to Members

- The monthly entitlement payable to Members is set at the SGEU Annual Convention. The current entitlement is 80 percent of net salary (Article 8.3 Plan Text). This entitlement is not taxable.
- Entitlement for 80 percent of net salary is calculated as follows:

[Gross salary minus {Federal and Provincial Taxes, E.I. and C.P.P. statutory deductions for the Member's salary level, and number of dependants}] x .80percent.

Note #1: C.P.P. and E.I. based on the Member's gross salary level.

Note #2: Income Tax based on the number of dependants and shall include same sex spouse.

Note #3: All claimants whose entitlements are calculated as per Article 8 (80 percent of net salary) shall be required to complete a TD-1 form annually.
- The monthly entitlement will be reduced by any and all of the following sources of income (Article 8.4 Plan Text):
 - a) Any remaining sick leave entitlements you have from your employer;

- b) Workers' Compensation Board;
 - c) Canada Pension Plan (Disability Benefit or Pension Benefits) excluding children and/or spousal benefits;
 - d) Legal compensation arising from the same disability;
 - e) Motor vehicle accident insurance income replacement benefits;
 - f) Rehabilitation earnings: if you return to work while you are on the Plan, 50 percent of the net income you earn is deducted from your monthly Plan entitlement until your combined LTD benefit and rehabilitative employment earnings meet your pre-disability net salary, or you no longer qualify for entitlements under the Plan (Article 8.7 Plan Text).
- The monthly entitlement will **not** be reduced by any additional disability insurance privately purchased.
 - Entitlements shall not be payable during a period of total disability while:
 - a) Member is in custody and is awaiting trial. If a Member is acquitted of any offence, s/he shall be eligible for retroactive entitlements.
 - b) Member is imprisoned due to conviction of an offence; or
 - c) Member has established their permanent residence outside Canada.
 - d) Member is on full-time active duty with the Canadian Armed forces for a period longer than two months. Entitlements may be available through the Canadian Armed Forces.

WHO DO I SEE FOR HELP?

1. Contact a steward in your workplace for information and/or help to complete the LTD application.
2. SGEU offices for application package:
 - a) Prince Albert Regional Office
1-800-667-9355
 - b) Regina Headquarters
1-800-667-5221, ext. 213
 - c) Saskatoon Regional Office
1-800-667-9791
3. Contact one of the SGEU LTD Advocates on staff for assistance at 1-800-667-5221.

WHAT DO I DO NEXT?

1. Do not resign from your job.

If you resign:

- your job is no longer held for you;
 - your employer has no further obligation to you;
 - SGEU has no further obligation to you;
 - SGEU Long Term Disability Plan has no further obligation to you;
 - All entitlements, including pension contribution, will cease at the time of your resignation.
2. Get a medical certificate for your employer.
 3. Use sick credits that you are entitled to.
 4. Apply for a definite leave of absence.

5. Apply for Canada Pension Plan disability benefits.

As a contributor to Canada Pension Plan, you may qualify for a pension if you suffer from a severe and prolonged disability. Entitlements may also be available for your dependent children. Once you have been disabled, you must apply to your local Social Development Canada Office for this benefit. Visit the website "www.sdc.gc.ca" and

Go to English > Go to Forms (left side menu)
Under Quick List of Forms is
"Income Security"

Then Go to Canada Pension Plan > ISP 1151 is Disability
ISP 1000 is Retirement
Pension

You must apply for this coverage.

6. Apply for Workers' Compensation disability benefits, if your injury is work related.

If you are injured at work, you must apply for this coverage.

7. Apply for Employment Insurance Sick Leave Benefits.
8. Apply for Motor Vehicle Insurance benefits, if you are injured in an automobile accident.
9. Ensure that your medical evidence is submitted to the Plan as soon as possible. Sometimes medical professionals do not submit medical information in a timely manner, so keep checking with them to ensure it is done.

WHAT IF THEY TURN ME DOWN?

The Plan's medical adjudicator approves or denies your claim based on the medical evidence submitted, job description and job demands.

If you have been denied coverage, you can appeal this decision as per Plan Text Article 4. Contact the SGEU LTD Claimant Advocate for assistance with your appeal, at 1-800-667-5221.

FREQUENTLY ASKED QUESTIONS

1. Medical Information

What type of medical information do I need? How often do I have to submit it?

You require medical information that substantiates why you are unable to perform the normal duties of your own occupation.

You are required to submit medical evidence as required by the Plan's medical adjudicator.

Note: It is important to advise the Plan's Medical Adjudicator of any changes regarding your claim.

2. Pension Information

What happens to my pension while I am collecting LTD?

If your Collective Agreement supports payment of your pension while on LTD, it will be deducted from your benefit and remitted monthly to your pension plan. If so, LTD also ensures that your employer remits their share so that your pension keeps building while you are on the LTD Plan.

3. Employer Information

What type of medical information is my employer entitled to?

You are not required to give the employer the details of your illness. Give your employer a note from your doctor outlining that you are no longer able to work due to illness and the date of your expected return to work.

If you are asked to provide confidential medical information to your employer, contact your Steward or SGEU representative immediately.

4. Timelines

When do I apply for LTD?

You should apply for LTD when you first become aware of your disability/injury. You must apply within one year of the date of your disability. Under no circumstances should you resign your job.

5. What is the elimination period? Why does the LTD Plan have an elimination period?

The elimination period is a waiting period during which no LTD benefits will be paid for you. The elimination period is calculated as 119 consecutive calendar days from the date of disability.

If you are disabled for less than 119 consecutive calendar days, this would be considered a Short Term Disability.

6. Involvement of Spouse, family and others

Can anyone phone and get information on my claim?

No. If you want your spouse, family members or anyone else to be able to access your claim information you will be required to sign a release form and provide the exact name and telephone number of the named individual(s).

7. Claimant Files

Who has access to my file?

The Plan's Medical Adjudicator and LTD staff have access to your file, as necessary, for the administration of your claim. All LTD files are kept in a secured, locked room. Your claim will not be discussed with anyone but you or your designate.

8. How long does it take to get a decision on my claim application?

It will normally take 6 to 8 weeks for an initial decision from the Plan's Medical Adjudicator. However the length of time depends on the evidence submitted by you and your medical professionals.

9. When can I expect a payment?

Once your claim is approved, your LTD entitlements will be issued monthly.

10. Does the Steward have access to my file?

No, not without your written consent.

11. Can the Steward advocate on my behalf?

Yes, with your written permission and at your expense.

12. Who can we call for reports on our claims?

You can contact the Plan's Medical Adjudicator or the SGEU LTD Plan Advocate. If you are involved in an appeal, you contact the SGEU LTD Claimant Advocate.

13. Why should I apply for LTD if I am on WCB?

If your WCB benefits are discontinued, you may still qualify for LTD benefits.

14. Who pays for medical documentation?

You are required to pay for the original medical documentation that you submit with your application. Any other medical information that is requested by the Plan is paid for by the Plan.

15. What happens to my Extended Health benefits while I am on LTD?

During your LTD claim, your Extended Health and Dental benefits may be covered. Check your collective agreement and with your benefit carrier.

16. I have returned to work and I have no sick leave - what do I do?

Upon your full return to work, you can access a maximum of 15 days of sick leave through the LTD Plan, if required. After one year, the unused days revert back to the Plan.

17. Does the Plan recognize addictions as disability?

Yes, addictions are recognized as disabilities under the SGEU LTD Plan Text definitions of disability.

18. Does the calculation for my benefit include my payment of Camp Differential or Northern District Allowance?

Yes, but shift differential and overtime pay are not included for the purposes of calculating your LTD benefit.

In the event of any discrepancy between this Guide and the SGEU LTD Plan Text (as amended by the most recent SGEU Annual Convention), the SGEU LTD Plan Text shall take precedence.

CONTACT INFORMATION:

Prince Albert Regional Office

33 - 11th Street West
Prince Albert, Saskatchewan
S6V 3A8
(306) 764-5201
1-800-667-9355

Regina Office

1011 Devonshire Drive N.
Regina, Saskatchewan
S4X 2X4
(306) 522-8571
1-800-667-5221

Saskatoon Regional Office

1114 - 22nd Street West
Saskatoon, Saskatchewan
S7M 0S5
(306) 652-1811
1-800-667-9791

Website: www.sgeu.org