

LTD FAQ



Long Term Disability Plan

Revised March 2012

General Info

For detailed information about the plan and its benefits, please access the BCPVPA [link](#). The information provided herein is for general information purposes only. Every effort has been made to ensure that this information is accurate, but this is not a substitute for the official Plan documents, nor is it an employment contract. You should ask your HR department for their policy booklet on LTD.

Frequently Asked Questions.....

- **How does the Long Term Disability (LTD) Plan work?**
 - *The plan provides you with a monthly income if you become totally disabled as a result of an injury or sickness while you are enrolled in the plan, and remain continuously disabled longer than the qualifying period.*
- **What does “Total Disability” mean?**
 - *You are wholly unable to perform each and every material function of your own occupation during the elimination period and for the period of time indicated in your benefit summary.*
 - *After that time, you are unable to perform the material and substantial duties of any gainful employment for which you are reasonably fitted by education, training or experience.*
- **What must I do to receive benefits?**
 - *You will need to access the application forms from the HR department of your school district and have those completed. You must also be under the regular and ongoing care of a licensed physician. Satisfactory proof of medical attendance and disability is required. You do need to reside in Canada to receive these benefits.*
- **What is the qualifying period for access to the Long Term Disability Plan?**
 - *Sometimes also called the ‘elimination period’, it is the latter of: a) 117 calendar days; or b) expiry of contractual sick leave, to a maximum of 120 sick leave days.*

Frequently Asked Questions.....

- **What are the main benefits that are provided by the LTD plan?**
 - *60% of the first \$7500 of basic monthly income plus 50% of the remainder subject to a monthly maximum of \$10,000. However the overall maximum shall be limited to 100% of net monthly income, determined at the beginning of the disability.*
- **What else do I need to be aware of around benefits that are provided by the plan?**
 - *While you are receiving benefits, ongoing premium payments for long term disability coverage are waived, pension plan and family insurance premiums are also usually waved.*
 - *You should check with your employer to determine District policy around premium payments for dental and EHC (extended health coverage) as this varies from district to district. **
 - *The LTD benefit payment is non-taxable when the premiums are paid by the plan member and are taxable if the employer makes contributions to the cost of the plan. ***
 - *On the first of January of each year, the monthly income is increased by the change in the Consumer Price Index over the previous year, but not more than 5%.*
- **How long can LTD benefits run?**
 - *Provided that you continue to meet the total disability criteria, including medical updates where necessary, the maximum benefit period extends to the earlier of the participant's retirement (with 35 years of service) or their 65th birthday.*
- **At what point in time can I stop paying my LTD benefits?**
 - *i) 120 days before you reach 35 years of pensionable service, provided that you do have 120 sick days available to you, or....*
 - *ii) 90 days before you retire you must submit an irrevocable letter of resignation to your employer, provided that you have 90 sick days available (we do not recommend this since there is a possibility that a person could become disabled in the last 3 months and therefore forego coverage)*
- **If I am able to return to work but then become disabled again due to the same or a related cause, do I need to start everything from scratch again?**
 - *Once you are receiving benefits, there may be a time when you have recovered sufficiently to return to work. If you become totally disabled again due to the same or related cause within 6 months of your first disability, your second period of total disability will be considered a continuation of the first period of disability. You will not have to satisfy another elimination period to re-qualify for benefits. During the elimination period, successive periods of disability from a single cause will be combined during any consecutive 12 month period.*
- **Is there anything else that I will need to understand and/or explore further about plan benefits?**
 - *Yes, when you are disabled, you may be eligible to receive income from other sources or plans. Your benefit payments may be reduced based upon your exact circumstances.*

