

General LTD Procedures - revised August 2006

The following is general information for staff. Those needing specific information, or applying for Long Term Disability coverage, should contact a member of the union's LTD committee. There is also very detailed information in the booklet "Your Group Benefits" which is available at every work site and from the union office.

When to apply.

Our plan does not begin until the staff person has been on sick leave for 6 months. However, one can apply prior to that so that benefits can begin to be paid out as close to that 6 month mark as possible. Generally one should apply for LTD after being on sick leave for three months. The application process should be done in conjunction with VPL's disability management programme.

How to apply.

There is a three part application form which must be completed. One section is filled out by one's doctor. One section is filled out by Human Resources and the Union. The third section is filled out by the staff themselves. The application form is available from the union office. One of the LTD committee members will assist staff through the application process.

How premiums are deducted.

Premiums are deducted directly from staff's salary. The premiums are based on a percentage which is renewed annually.

Premiums when one is on leave.

One must continue to pay LTD premiums when they are on leave from the library. Human Resources will send an invoice to staff who are on leave, and payments go directly to the W. E. Group Benefits and Consultants for processing. Leaves where premiums will be invoiced include: maternity leave, self-funded leave, leave without pay, as well as the situation where part-time staff who do not work during a pay period for whatever reason.

LTD Premiums and Retirement

With the Long Term Disability Plan there is a 6 month waiting period before one can be approved to go on LTD. LTD does not carry on once a person retires. For these reasons, staff do not need to continue to pay their LTD payments for the 6 month period leading up to their retirement.

Our collective agreement also allows for staff to accumulate up to the equivalent of one year of sick bank. Those staff who have more than 6 months of sick bank can stop paying their LTD for that amount of time prior to retirement. (for example, if a staff member has 8 months of sick bank, they can stop paying LTD 8 months prior to retirement.)

Staff simply notify W.E. Group Benefits and Consultants by e-mail (groupbenefits@weinsurance.com) as well as notifying the Union and Human Resources Department in writing. Human Resources will confirm retirement date, taking into account vacation dates, etc, and the LTD premiums will stop on the appropriate date.

IMPORTANT NOTE: If one changes their retirement date to a future date, they will be invoiced for any missed premium payments.

IMPORTANT NOTE: If one gives less than six months notice as to their retirement date, the union does not reimburse the difference.

LTD and turning 65

Our LTD coverage stops when one reaches the age of 65. As above, staff stop paying premiums 6 months before they reach 65, or if staff have more than 6 months in their sick bank, they stop premium payments at that point (for example, if a staff member has 8 months of sick bank, they can stop paying LTD 8 months prior to their 65th birthday).