

*your*

employee  
benefits  
program

Group benefits information for  
Government of Alberta employees  
who are members of the Alberta Union  
of Provincial Employees (AUPE).

# *long term* *d*isability (LTD) plan

The LTD plan provides you with a monthly income in the event that an illness or injury leaves you unable to work. Permanent or temporary salaried employees are eligible for coverage.

You are covered under the plan once you have completed the required period of continuous employment. For permanent employees, this period is 3 months, during which you cannot have missed any days of work due to general illness. For temporary employees, the eligibility period is 12 months. Once you have fulfilled the eligibility requirement, your participation in the LTD Plan is **compulsory** and your coverage comes into effect automatically.

The LTD plan is jointly funded by the employer and by employees who have coverage. Each pays one half of the monthly LTD premium.



## Benefits

The LTD Plan ensures that you receive 70% of your pre-disability salary, up to a maximum of \$4,000 per month.

Your LTD benefit entitlement will be reduced by the amount of income you receive from the following sources:

1. Canada Pension Plan disability benefits;
2. Workers' Compensation benefits;
3. benefits from any other employer-sponsored group disability plans;
4. vacation leave pay;
5. income from other employment or self-employment;
6. benefits awarded by a Crimes Compensation Board.

LTD benefits are taxable income.

## Making a Claim

You are eligible to apply for LTD benefits if an illness or injury has caused you to miss work for 80 consecutive work days (or an equivalent number of work hours). This 80-day period is the plan's **elimination period**. General illness benefits are normally payable during this time.

An LTD Liaison Officer has been designated for each government ministry. This person serves as your primary contact when you apply for LTD benefits and throughout the period when you are receiving benefits.

When you apply, your LTD claim is reviewed by the plan's claims adjudicator. The adjudicator, The Great-West Life Assurance Company, is an independent third party who is not affiliated with your employer or with the Alberta Union of Provincial Employees.

The adjudicator determines if you qualify for LTD benefits, how long you can receive benefits, and when you are fit to return to work. The adjudicator may request that you participate in a rehabilitation program or deny your claim

*If you are approved for LTD benefits, your payments will begin AFTER the elimination period is over.*

on the basis that you are capable of returning to work or **gainful employment**. These decisions are based on the medical evidence you submit with your claim and conform to the requirements of the Public Service Long Term Disability Income Continuance Plan Regulation.

## *Gainful Employment*

Gainful employment means suitable work:

- which you are medically capable of performing; and
- for which you have the necessary education, skills, training and experience; and
- which could provide you with at least 60% of your pre-disability income.

If the adjudicator determines that you are not able to perform your regular duties, but you *are* medically fit for gainful employment, you are eligible to receive LTD benefits for up to 3 months from the time of this decision, or until you find a suitable job—whichever comes first.

## *Limitations*

LTD benefits are not payable for:

- disabilities caused by self-inflicted illness or injury;
- disabilities caused by participation in criminal activities or war;
- medical conditions which existed and for which you received treatment 3 months before the effective date of your employment (This limitation no longer applies once you have been covered by the LTD Plan for two consecutive years—if you are not absent due to your pre-coverage medical conditions when this two-year period is completed.);
- any period during which you are not under the continuous care of a physician or following the treatment your physician prescribes;
- any period during which you are incarcerated in a prison or similar institution.

# Appeals

You have the option of appealing if your LTD benefits are terminated or if the adjudicator denies your claim. There are two levels of appeal. You may file an appeal with the adjudicator within 21 calendar days of receiving notice of the adjudication decision. Medical evidence or other written submissions in support of the appeal must be forwarded to the adjudicator within 60 calendar days of receiving notice of the adjudicator's decision.

## Level 1

The first level of appeal is a review with the adjudicator to discuss the claim. When all relevant information has been submitted or presented, the adjudicator will review the claim and make a ruling. If the adjudicator upholds the initial decision, you have the option of proceeding to the second level of appeal.

## Level 2

If your initial appeal is denied, you may present your case to the **LTD Second Level Appeal Board**. The board is made up of three individuals: a representative from the Alberta Union of Provincial Employees, a representative from the employer and a third person agreed upon by both organizations. The decision of the Appeal Board is final and binding on all parties involved.

# Rehabilitation Programs

Rehabilitation programs are designed to help you return to work. They may require you to:

- perform your regular work on a part-time basis;
- perform work other than your regular work duties;
- participate in an on-the-job training program;
- participate in an academic training program; or
- participate in a work assessment program.

Your LTD benefits continue while you are participating in an approved rehabilitation program. Full or partial LTD benefits are paid, depending on whether your rehabilitation program is providing you with income.

## *Continuation of benefits while you are receiving LTD payments*

If you participated in the bargaining unit's group life insurance, dental, and health benefit plans prior to receiving LTD benefits, your participation in these plans continues. You and your employer continue to pay your respective portions of the monthly premiums.

Your LTD premium contributions are waived during the time you are receiving LTD payments. Your public service pension contributions are paid by your employer and the period during which you are receiving LTD benefits is considered pensionable service.

## *Termination of Benefits*

If you are a permanent salaried employee, you may be eligible for LTD benefits until you turn 65 **as long as** you are:

- not medically fit to return to your job; and
- incapable of gainful employment (as defined on page 2 of this booklet).

If you are a temporary salaried employee, you are eligible for LTD benefits for 24 months or until you are medically fit to return to work, whichever comes first.

LTD benefits stop as soon as the adjudicator determines that you have recovered from your disability, you return to your regular duties or other gainful employment, you resign or retire from your job, turn 65, or die—whichever comes first.

## *For more information...*

If you have any questions or need more information about the LTD Plan, please **contact your LTD Liaison Officer or the human resources office that serves your ministry.**

*This booklet is a summary of the features of the Long Term Disability Plan. The terms and conditions of the plan are governed by the PUBLIC SERVICE LONG TERM DISABILITY INCOME CONTINUANCE PLAN REGULATION.*

*...long term disability plan*

