

Long Term Disability

1st *choice*

A benefits
program for
managers and
non-union
employees

Long Term Disability

The Long Term Disability Income Continuance (LTDI) Plan is designed to provide a monthly income if you are unable to work for an extended period due to an illness or injury. This coverage is in force upon completion of a specified period of employment. The premium is totally employer paid.

Benefits

The monthly benefit is equal to 70 percent of your predisability salary.

Your Long Term Disability income is reduced by any other disability benefits or income* you receive. Your total disability income from these sources, including LTDI benefits, is 70% of predisability monthly salary.

** Canada Pension Plan disability benefits, Workers' Compensation benefits, other employer sponsored group disability benefits, income from any employment including self-employment, vacation leave pay, Crimes Compensation Board benefits.*

LTDI benefits are taxable income.

Making a Claim

You are eligible to apply for LTDI 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. Usually General Illness benefits are payable for this period. If you are approved for LTDI benefits, your payments will begin AFTER the elimination period is over.

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

When you apply, Great-West Life, the claims adjudicator, determines if you qualify for LTDI benefits, are fit to participate in a rehabilitation program or are fit to be gainfully employed. The adjudicator also determines the date you are no longer entitled to benefits when you recover and are able to work again. These decisions are based on medical evidence received by the claims adjudicator.

Rehabilitation

Rehabilitation programs are designed to assist you in returning to employment. The programs include:

- periods of trial employment;
- part-time return to work;
- work of a different nature;
- on-the-job training; or
- vocational training.

Full or partial LTDI benefits are payable while you are participating in an approved program depending on whether you receive income from rehabilitation employment. In most cases, rehabilitation should lead to your full return to work.

Gainful Employment

Gainful employment is defined as suitable work that you are capable of performing and would provide you with an income of at least 60% of your predisability salary. LTDI benefits will be paid up to the date you are found medically fit for gainful employment and an additional three months while you are seeking employment.

Limitations

LTDI benefits are not paid for:

- medical conditions which existed and for which you received treatment during the three months before you had this coverage, in which case coverage for that condition will not commence for two years;
- disabilities caused by participation in a war or crime;
- disabilities caused by self-inflicted injuries or illness;
- 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.

Continuation of Other Benefits While Disabled

All of the 1st choice benefits in which you are participating continue while you are receiving LTDI benefits. You and the employer continue to share the cost of these benefits just as before LTDI benefits commenced.

Your Core Life and Accident Insurance coverages and any Enhanced Life Insurance coverage continue but you do not have to pay the premiums after you have been approved for the waiver of premium under the Group Life Insurance Plan. You will have to continue to pay the premiums for Dependent Life Insurance if you want this coverage to continue.

Your contributions to the employer pension plan cease during the period you receive LTDI benefits but you continue to accrue pensionable service. The employer pays both the employer and employee pension contributions. If you return to work with the Government of Alberta, your pension contributions would restart.

Termination of Benefits

If you are a permanent salaried employee, you may be eligible for LTDI benefits until you turn 65 if you are totally disabled from any gainful employment and not medically capable of participating in an approved rehabilitation program.

Benefits are payable until the earlier of recovery, return to work, resignation or retirement, age 65 or death.

If you are a temporary salaried employee, benefits will cease on the date you are medically fit to work or after 24 months, whichever comes first.

Appeals

You have the option of appealing if your claim is declined or your LTDI benefits are terminated. There are two levels of appeal. You may file an appeal 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 adjudication 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 **LTDI 2nd Level Appeal Board**. This 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 **LTDI 2nd Level Appeal Board** is final and binding on all parties involved.

For Further Information

Contact your Ministry Human Resources Office or
LTDI Liaison Officer.

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This booklet is a summary of the principal features of the Long Term Disability Income Continuance Plan for management and employees of the Government of Alberta. The terms and conditions of the plan are governed by the Public Service Long Term Disability Income Continuance Plan Regulation.