

## LONG TERM DISABILITY

If you remain totally disabled while covered and are under the age of 65, have received the maximum benefit under the Short Term Disability benefit and are unable to return to active full time employment, then you may be eligible for Long Term Disability as follows:

### ELIGIBILITY

To be eligible for this benefit, you must be:

- Seen by, and treated by, a licensed doctor (M.D.) in Canada.
- Totally disabled and under the ongoing care of a licensed doctor (M.D.) in Canada.
- Totally disabled due to a non-occupational illness or injury.
- Absent from work for more than the waiting period of 104 weeks.
- Coverage will terminate at age 65.

### BENEFITS

If you have met the eligibility requirements, you may be eligible for the following benefits:

- Maximum benefits of \$1,000 per month for the first 5 years after you become eligible for the benefit and remain totally disabled.
- Should you remain totally disabled after the first 5 years then you may be eligible for a monthly benefit of \$600 for the next 5 years.
- Benefits are paid to a maximum of 10 years, recovery or to the attainment of 65 years of age.
- You may be required to report for a medical examination as often as is reasonable, by a licensed doctor (M.D.) in Canada. Failure to report for a medical examination may result in termination of your benefit payments.
- Benefit payments may be terminated if you are not receiving accepted standard professional treatment for the condition being treated and where appropriate treatment by a relevant and certified specialist.

### DEFINITION OF DISABILITY

Totally Disabled means that solely because of a non-occupational illness or non-occupational accidental bodily injury, you are unable to work and continue the duties of any occupation for which you are suited because of your education, training or experience.

## RECURRENT DISABILITY

If you return to full-time work and become disabled due to the same or related cause, a new waiting period and benefit duration will start as follows:

- When you return to active full-time work after being totally disabled, the period for which you began working and the subsequent disability must be less than 24 months.
- The above will be deemed to be one period of total disability with only the initial waiting period applying, provided the first period begins while you are covered under this benefit.

## RECOVERY OF BENEFITS

If you receive a benefit under this plan in excess of what should have been paid, the insurer has the right to recover the amount of such excess from you or deduct it from future monthly benefits payable to you.

## EXCLUSIONS AND LIMITATIONS

No benefit will be paid for:

- The period you are entitled to pregnancy or parental leave by statute, contract or employer arrangement.
- Any day for which you are entitled to benefits under the Short Term Disability Benefit or any illness or injury which benefits are payable under the Provincial Automobile Insurance Act.
- War, whether declared or not.
- Insurrection, rebellion or participation in a riot or civil commotion purposely self-inflicted injury.
- Commission of, or attempt to commit, any assault of criminal offence.
- Chronic alcoholism or use of narcotics, barbiturates or hallucinogens, unless you are receiving ongoing active professional treatment deemed appropriate for the condition being treated.
- Any injury or illness caused or contributed to by a motor vehicle accident. This applies to motor vehicle accidents which occur in Ontario and Quebec.

## INCOME TAX

Under current tax law, Long Term Disability benefit payments are taxable to the member in the calendar year in which it was received. Members who were in receipt of Long Term Disability benefit payments in the previous calendar year will receive a T4A every February that indicates the total amount of received in the prior year.

Any Long Term Disability benefit payments received on behalf of the member must be reported by the member as income in the member's annual income tax return.

## **GENERAL INFORMATION**

The eligibility and benefit provisions set out above are general and for information only. The benefit booklet is not, in itself, a legal contract. The terms and conditions of the insurance policies take precedence in case of dispute. Should you require further information on eligibility or benefits, please contact the Administrative Agent.