

CUPE 454 Long Term Disability (LTD) Plan

Who is Eligible?

This Long Term Disability program is for Local 454 members that are:

- (1) Regular Full Time (RFT)
- (2) Regular Part Time (RPT)
- (3) Temporary Full Time (TFT)

(Working a minimum of 20 hours or more per week on a regular basis)

The program was voluntary for existing members hired prior to March 15, 2011. It is mandatory for all RFT, RPT & TFT employees after that date, subject to our policy.

Evidence of Insurability

As long as a member enrolls on the Long Term Disability program within 31 days of becoming eligible according to the policy's eligibility/waiting period, and is actively at work on the first day coverage is to begin, then no evidence is required.

If a current member is a late entrant after or if a newly hired member applies late according to the evidence/waiting period, then evidence of insurability will be required.

Amount & Tax Status

Non - Taxable ... 60% of monthly earnings, to a maximum of \$2,500 per month or 85% of your pre-disability income, whichever is less.

Elimination Period (Waiting Period before the Benefit Begins):

120 days

Benefit Duration and Termination Age

To age 65 or maximum 10 years less the Elimination Period, or earlier retirement whichever comes first.

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Examples of Rates

Monthly income \$3,500
(monthly benefit \$2,100)

The approximate monthly cost would be \$58.59

Monthly income \$4,167
(monthly benefit \$2,500)

The approximate monthly cost would be \$69.75

Monthly income more than \$5,500
(monthly benefit Max. \$2,500)

The approximate monthly cost would still be \$69.75

The LTD payment will be deducted from your paycheque that is opposite your benefit deductions. Payroll deductions will start approximately 30 days in advance of the coverage start date.

Coverage is provided through:

The CUPE LTD programs are under written by Various Insurance Companies through Working Enterprises Consulting & Benefits Services Ltd. and Canadian Administrative Underwriting Service Inc. a company owned by staff and unions including CUPE.

Application forms are available at the Union office or you can email cupelocal454@dccnet.com

CUPE Obligations

As of March 15, 2011, this plan is compulsory for all newly hired future members of CUPE 454 and any members that become eligible (change status from Auxiliary to either RFT, TFT or RPT).

If you have any questions please email dave@weconsultants.ca or cupelocal454@dccnet.com. Please be brief when asking a question(s) and be sure to include your name and phone number and the best time to call.