

Disability

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INCOME PROTECTION

The University of Saskatchewan's Disability plans (Sick Leave, Short Term Disability and Long Term Disability) are designed to replace a meaningful portion of your income if you become totally disabled and are unable to work.

During the first 24 months covered by the Sick Leave, Short Term Disability and Long Term Disability Plans, you are considered totally disabled if your injury or illness prevents you from performing the regular duties of your own occupation. After that you will be considered totally disabled only if you are unable to work at any job for which you are suited by education, training or experience.

Income replacement benefits are also potentially available from government plans such as the Canada Pension Plan, Employment Insurance and Workers' Compensation.

SICK LEAVE PLAN

The Sick Leave Plan provides you with your full pay for up to a maximum of 120 days if you are unable to work due to illness and/or disability. Usage of paid sick leave on each occasion of disability is limited to a period of ninety (90) calendar days.

Eligibility

You are eligible to participate in the Sick Leave Plan if you are an employee, other than a casual employee, who is

- A member of CUPE Local 1975
- An employee of CUPE Local 1975 office

Sick Leave Accumulation

You accumulate Sick Leave credits at a rate of 1 ¼ days for each month you work (pro-rated for part-time employees), to a maximum of 120 sick days.

Sick Leave Benefits

If you become totally disabled, you will continue to receive your regular salary until you have exhausted your accumulated Sick Leave credits (to a maximum of 90 calendar days for any one period of disability. Sick Leave benefits you receive from the Plan are subject to income tax.

SHORT AND LONG TERM DISABILITY PLANS

The Short Term Disability (STD) plan may provide you with a portion of your regular salary during your first 112 calendar days of disability after you have used all your Sick Leave credits or after 5 working days if later. If your disability continues beyond 112 calendar days, you may qualify for benefits under the Long Term Disability (LTD) Plan.

Eligibility

You are eligible to participate in the University's STD and LTD Plans if you are an employee who works at least half time, is under age 65, and who is

- A member of CUPE Local 1975 and actively employed as
 - a permanent or seasonal employee, or
 - a permanent or seasonal employee who is temporarily occupying a term position, or
 - a term employee hired into a term position greater than or equal to 2 years

Eligibility waiting period:

- If you are appointed to a permanent, seasonal or term position greater than or equal to 2 years, you will be covered by the STD and LTD Plans after you have been continuously employed for a three-month eligibility waiting period.
- If you are a seasonal employee, you may satisfy your eligibility waiting period over consecutive periods of employment provided they are separated by a seasonal layoff of less than 12 months.
- If you are absent from work on the day your coverage would otherwise have taken effect, your coverage will begin on the date you return to work.

Benefits

After you have used up your Sick Leave credits (to a maximum of 90 calendar days for any one period of disability) or after you have been totally disabled for five working days, whichever is later, the Short Term Disability Plan may provide you with a monthly benefit equal to 66 2/3% of your regular salary, payable for the balance of your first 112 calendar days of total disability. These benefits are subject to income tax.

If your total disability lasts more than 112 calendar days (the qualifying period), the Long Term Disability Plan may provide you with a monthly benefit equal to 60% of your regular salary (rounded to the next higher \$1), to a maximum monthly benefit of \$4,000. The LTD benefits are not subject to income tax.

Your benefit from both the STD and LTD Plans will be based on the rate of pay for your job classification in effect on the last day you received full pay. This benefit will be subject to the Co-ordination of Benefits provision described below.

Cost of Living Adjustment

If you become disabled on or after June 1, 2012, your LTD benefit will include a cost of living adjustment (COLA) increase each year based on the annual increase in the consumer price index (CPI), up to an annual maximum increase of 2%.

Co-ordination of Benefits

The Plans are designed to co-ordinate STD and LTD benefits with disability income from other plans. This means that short and long term disability benefits from the University's Plans will be reduced to reflect income you are eligible to receive from other sources.

Your University benefits will be reduced by any disability benefits you are entitled to receive from the Canada Pension Plan (excluding dependents' benefits and cost-of-living adjustments) or Workers' Compensation.

If you are eligible to receive disability benefits from certain other sources, your STD and LTD benefits may be further reduced if your total disability income from all sources exceeds 85% of your regular monthly income (or 100% if you are participating in an approved Rehabilitation Program). These other sources of disability income include:

- CPP and Workers' Compensation;
- other group insurance or association plans;
- automobile insurance;
- any pension plan sponsored by the University;
- other government plans which provide disability benefits; and
- an approved Rehabilitation Program.

The insurance company may estimate the amount of CPP or other benefits you may be eligible to receive, and deduct this estimated amount from your LTD benefit until the actual amount is determined.

You must reimburse the University and/or insurance carrier for any benefits to which you are not entitled. For example, if you receive STD and LTD benefits and subsequently receive disability benefits from another source for the same period of disability, you will be required to reimburse the University and the insurance carrier for these amounts.

Rehabilitation

Because recovery is the goal, and an early but gradual return to work is an important factor to a successful full return to work, these Plans provide incentives for you to participate in an approved Rehabilitation Program, which may include performing some of the duties of your own job or another job. If you participate in such a program, your benefit from the STD and LTD Plans will continue, but will be reduced by 50% of your earnings from the rehabilitative employment.

Your STD and LTD benefits will be further reduced if your disability benefit plus your rehabilitative earnings are greater than your pre-disability rate of pay.

Recurring Disability

If, after becoming disabled, you recover and return to work before you have satisfied the 112 calendar day qualifying period for LTD benefits and you then become disabled again from the same or related causes within 30 days, your previous period of disability will count toward the LTD qualifying period.

If you receive benefits from the Long Term Disability Plan, return to work and are again disabled by the same or related causes, your previous LTD payments will begin again immediately, provided you had been back to work for less than six months and provided sufficient medical to support payment.

Exclusions and Limitations

Short Term Disability and Long Term Disability benefits are not payable for any disability resulting from

- intentionally self-inflicted injuries;
- civil disorder or war, whether or not war is declared;
- committing or attempting to commit a criminal offence; or
- drug or alcohol dependence unless you are under medical supervision and are participating in an approved substance abuse program.

You must be under the active and continuous care of a licensed physician for the whole period you are disabled, and from time to time you may be required to provide medical evidence of your continuing disability.

When Benefits Cease

Your STD and LTD benefits cease on the earliest of the following:

- the end of the calendar month in which you turn age 65;
- the date you are no longer disabled under the terms of the Plan;
- the date you refuse to participate in a rehabilitation program approved by your physician and the insurance company or disability management provider;
- the date you begin working for pay or profit, or participate in an educational program that interferes with an approved rehabilitation program; or
- the date you fail to submit proof of continued disability or refuse a requested medical examination.

Claims

You should notify your department administrator as to your last day of work so that arrangements can be made for prompt disability payment. You will be provided with the forms required to apply for STD, through the third-party disability case management provider, from Wellness Resources.

The short term disability provider will provide you with the forms required to apply for LTD benefits. Claims must be submitted to the insurance company within three months after the end of the qualifying period. You will be required to submit medical proof of your disability.

There is a time limit for appealing the insurer's decision to decline or terminate an LTD claim. An appeal must be made within 3 months of such a decision and must be accompanied by new, objective medical evidence.

This description is intended as a summary of the Disability plans sponsored by the University. In the event of any discrepancy, benefits will be paid according to the terms of the official plan documents and applicable legislation. The Long Term Disability Plan is underwritten by Sun Life, Policy No. 11221.