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## Income Protection

The University of Saskatchewan's income protection plans (Short Term Disability and Long Term Disability) are designed to replace your income if you become disabled and are unable to work.

During the period covered by the Short Term Disability Plan, if your injury or illness prevents you from working, you will receive your full salary for the first 90 days. After that, you will be eligible for benefits from the Long Term Disability Plan.

## Eligibility

You are eligible to participate in both the Short and Long Term Disability plans when you meet one of the following conditions:

1. Salaried full-time or part time (50% of full-time or greater), term or permanent administrative staff whose appointments are greater than or equal to one year in duration and who are paid from University funds, or
2. Salaried full-time or part time (50% of full-time or greater), term or permanent exempt staff whose appointments are greater than or equal to two years in duration and who are paid from University funds, or
3. Salaried full-time or part-time (50% of full-time or greater) research staff (administrative, technical and support staff equivalent) whose appointments are greater than or equal to two years in duration, who are paid from funds originating outside of the University and have been authorized to enroll in the benefit package by the Participating Affiliates; or
4. Salaried full-time or part-time (50% of full-time or greater) staff of Participating Affiliates whose appointment are greater than or equal to two years in duration and have been authorized to enroll in the benefit package by the Participating Affiliates (and for which The University may act as paymaster); and
5. In addition to one of the above conditions, the Member must be actively working or on an approved leave of absence.

If, due to disease or injury, an employee is not actively working on the date the employee would otherwise become a member, the effective date of membership shall be the date the employee again is actively working.

The University may require evidence of insurability to establish the date that the employee is physically and mentally fit to be actively at work. If so, the employee becomes a member on the date established by the University and the insurance company.

## Definition of Total Disability

You will be considered totally disabled if, during the qualifying period and the following 24 months, you are prevented from performing the regular duties of your own occupation. After that, you are considered totally disabled if you are unable to perform any occupation for which you are suited by education, training or experience.

## Benefits

You will receive a taxable benefit of 66⅔% of your regular monthly earnings you were receiving at the date of your disability. Regular monthly earnings is defined as your regular earnings, clinical earnings and administrative stipends, but not including such income as lecture stipends, fees, intersession, summer school, sundry allowances, market supplements or honoraria.

The maximum monthly benefit is \$7,500.

Employees who are active members of a pension plan sponsored by the University will also have the appropriate percentage of their insurable earnings contributed to the pension plan to maintain their active membership in the plan.

## Payment of Benefits

You will receive short term disability benefits during the qualifying period of 90 days upon submission of medical documentation supporting your disability claim. Long Term Disability benefits may provide continuing benefits if your disability lasts longer than the qualifying period. Notification must be received by the insurance company within three months after the end of the qualifying period for benefits to be paid. The Human Resources Division has all the necessary forms and will assist with the completion of these forms.

You must be totally disabled and under the continuous care of a physician in order to receive benefits. Proof of disability will be required by the insurance company periodically while you are receiving benefits.

## Integration of Benefits

Your monthly benefit will be reduced by the initial disability benefit you are eligible to receive from the Canada Pension Plan (excluding payments for dependent children) or Workers' Compensation. Future increases in government plans will not affect your University disability benefit.

If you are eligible for disability or retirement income from other sources, your monthly benefit will be further reduced if your total income from the LTD plan and these other sources exceeds 85% of your pre-disability monthly income.

**These other sources include but are not limited to:**

- a) another group insurance policy.
- b) an automobile insurance policy, including any disability benefits provided under the Saskatchewan Government Automobile Insurance (S.G.I.) plan.
- c) any government plans whose benefits are payable only after you become totally disabled.
- d) retirement income from an employer providing income that becomes payable only after the member becomes totally disabled.
- e) Canada Pension Plan retirement benefits.

**Other sources do not include:**

- a) benefits paid by the Canadian Dental Association Disability plan relating to private practice income.
- b) the Saskatchewan Medical Association Income plan. c) individual disability income policies.
- c) any government disability plan provided you supply proof that the initial application and another application submitted one year after total disability begins is declined.
- d) earnings from rehabilitative employment, or
- e) Old Age Security retirement benefits.

## **Cost of Living Adjustment**

After the first full fiscal year (July 1 to June 30) of payments, your monthly benefit will be reviewed. Any increase will be effective on July 1 and will be based on the Consumer Price Index. Increases are limited to a maximum of 3.0%. Benefits will not decrease.

## **Partial Disability Program**

You may be required to participate in a partial disability program approved by the insurance company, under which you return to your own occupation for a reduced number of hours per week.

During a partial disability program, you may receive regular salary from the employer for any hours worked plus Long Term Disability payments. However, Long Term Disability payments will be reduced by the percentage of your normal work week represented by the partial disability program. Long Term Disability payments will be further reduced if your total income from all sources exceeds 100% of your pre-disability earnings.

Participation in a partial disability program will be limited to the own occupation period.

## **Rehabilitation Program**

You may be required to participate in a rehabilitation program approved by the insurance company. It may include the involvement of a rehabilitation specialist, part-time work, working in another occupation or vocational training to help you become capable of full-time employment.

During the rehabilitation program, you will continue to be eligible for Long Term Disability payments. However, Long Term Disability payments will be reduced if your total income from all sources exceeds 100% of your pre-disability earnings.

## **Recurring Disability**

If you return to work after receiving Long Term Disability benefits but are again totally disabled due to the same or related causes within six months, the disability is considered a continuation of the previous disability and benefits will begin immediately.

If you recover from a total disability and return to work during the qualifying period for Long Term Disability benefits, but are again totally disabled due to the same or related causes within six months, the disability is considered a continuation of the previous disability and you must satisfy the remainder of the qualifying period before Long Term Disability Benefits will begin.

## Exclusions and Limitations

No benefit is payable for a disability due to:

- intentionally self-inflicted injuries;
- civil disorder or war, whether or not war was declared;
- committing or attempting to commit a criminal offence (not including the operation of a motor vehicle when the individual's blood contains more than 80 milligrams of alcohol per 100 millilitres of blood);
- pregnancy, other than during complications of pregnancy.

You are not considered totally disabled due to the use of drugs or alcohol unless you are being supervised by and receiving continuous treatment for that disability from a rehabilitation centre or an institution provincially designated for that treatment.

If you are out of the country when you become disabled you must return to Canada as soon as possible for treatment.

Your Long Term Disability Insurance is insured by Sun Life Financial.

## When Benefits Cease

Benefit payments stop on the date that:

- a) the member is no longer totally disabled.
- b) the member participates in any occupation for remuneration or profit or any educational program other than a Partial Disability or Rehabilitation Program approved by their physician and the University and/or the insurance company.
- c) the member refuses to participate in a Partial Disability or Rehabilitation Program approved by their physician and the University and/or the insurance company.
- d) the member dies.
- e) the member fails to submit proof to the insurance company that the member continues to be totally disabled.
- f) the member fails to submit to a medical examination at the insurance company's request, by a physician the University and/or the insurance company appoints; or
- g) the end of the month in which the member reaches age 65.

## Government Plans

### **CANADA PENSION PLAN**

A monthly disability benefit may be payable to you from the Canada Pension Plan. This benefit begins in the fourth month of disability and continues until you recover, die or reach age 65. At age 65, the benefit is replaced by the Canada Pension Plan retirement benefit.

### **UNEMPLOYMENT INSURANCE**

You may be eligible for disability or maternity benefits under the Unemployment Insurance Act.

### **WORKERS' COMPENSATION**

If your disability is the result of a work-related injury or illness, you will receive a monthly income from Workers' Compensation. Workers' Compensation does not apply to other employee groups covered by the Disability Plan.

### **SASKATCHEWAN GOVERNMENT INSURANCE**

If your disability is the result of an automobile related injury, you may receive weekly disability benefits from S.G.I.

Your benefits from the Short Term Disability plan will be reduced by disability benefits from the Canada Pension Plan Workers' Compensation and the Saskatchewan Government Automobile Insurance.

Benefits from the Long Term Disability plan will be reduced by disability benefits from the Canada Pension Plan and Workers' Compensation. Your monthly benefit will be further reduced if your total income from the Long Term Disability plan and other sources (including disability benefits from the Saskatchewan Government Automobile Insurance plan), exceeds 85% of your pre-disability monthly income.

**This description is intended only as a summary of the Disability Plans sponsored by the University of Saskatchewan. In the event of any misunderstanding or discrepancy, benefits will be paid according to the terms of the official plan documents and applicable legislation.**

**The LTD Plan is underwritten by Sun Life, Policy No. 101798**