

# Benefit *FastFacts*

Employees under the IAFF Collective Agreement  
**LONG TERM DISABILITY (LTD)**



This BFF is intended as a general summary of your LTD plan. In itself, it carries no legal authority. For the details and legal authority, see the [Great-West Life Policy #165271-1](#) posted on the Insider.

## Eligibility

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### Permanent Staff

Permanent members are eligible for LTD coverage on date of hire into the eligible position. Coverage ends 120 days before your 65<sup>th</sup> birthday or on the permanent or temporary termination of eligible employment, whichever comes first.

## Elimination Period

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After 120 consecutive calendar days of absence from a disability (or 120 cumulative days providing you have not returned to work for more than 3 consecutive weeks), you may be eligible for LTD benefits.

If you have sufficient illness credits remaining, and have provided acceptable medical certificates, you may be eligible to receive illness pay during the elimination period.

Employees who do not have sufficient illness credits to carry them through the elimination period will be considered to be on a leave without pay or benefits and will have the option of applying for Employment Insurance Sick Benefits.

## Application Process

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If we have not received medical clearance to return you to work by the 45<sup>th</sup> calendar day of absence (or strong evidence that clearance will be received shortly), you will be requested to complete the LTD application process. Failure to complete the process within 14 days may result in a period of time with no pay.

## Pre-Existing Conditions

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If you become disabled during your first year of LTD coverage, Great-West may seek to determine if your disability is the result of a pre-existing condition. Refer to the General Limitations of the policy for further details. [General Limitations can be found on page D-LTD 16 of your Great-West policy.](#)

## LTD Benefit Level

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If you are approved for normal LTD benefits, your benefit is a 3-step calculation, based on your LTD insurable earnings, which includes your monthly base salary on date of disability, plus:

- service pay
- an average of the preceding 12 months overtime
- an average of the preceding 12 months shift premium
- an average of the preceding 12 months statutory holiday pay

From the above, you will receive:

- 66.7% on 1st \$3,000 of LTD insurable earnings
- 55.0% on next \$3,000 of LTD insurable earnings
- 50.0% on balance of LTD insurable earnings

Because you pay 100% of the LTD premium, your LTD benefit is non-taxable.

## Benefits

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See the [BFF LTD – Benefits While on LTD - IAFF](#) on the Insider.

## Duration of Claim

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In extremely simplified, non-technical language, if you meet the criteria for being disabled from:

- your regular occupation – you may be in receipt of LTD benefits for up to 24 months.
- all occupations – you may be in receipt of LTD benefits up to age 65.

Refer to policy for true wording, commencing on pages [D-LTD 1 and 2](#).

## Return-to-Work Programs

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In partnership with your LTD Case Manager; the County's Disability Management Supervisor; your supervisor; and yourself; a return-to-work program may be developed. The first objective of a return-to-work program is to safely and successfully return you to your position. The program may include modified hours or duties or reconditioning activities. You are expected to actively take part in the program developed.

You will receive pay from the County for hours worked, but only 50% of that amount will be deducted from your LTD benefit for that month, providing this does not put you over 100% of your take-home pay based on your insurable earnings. This means you will have higher income while participating in a return-to-work program than you received while only on LTD. [See page D-LTD 9 of the policy.](#)

## Reoccurrence

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If within 6 months of your disability ending, you are once again disabled from the same condition, you may request to have your claim re-opened as a reoccurrence.

## Right to Appeal

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If you have applied for LTD benefits and have been denied, your denial notice from Great-West will outline the process should you wish to appeal.