

# Benefit *FastFacts*

IAFF Members

## BENEFITS WHILE ON LTD



In the unfortunate event you are medically unable to work and are in receipt of Long Term Disability (LTD) benefits, please note the following regarding benefits:

### Local Authorities Pension Plan (LAPP)

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If you are contributing to LAPP, continuation of contributions for both the employee and the employer is **mandatory** while in receipt of LTD benefits. You will be required to provide Strathcona County with payment for your share of the contributions. Payment is by pre-authorized debit.

### LAPP Buybacks

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If you are making additional payments to LAPP for 'buyback' of some form of optional service, you may choose to continue making payments or to end those payments. Payment is by pre-authorized debit.

### Extended Health Care (EHC)

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If you are enrolled in EHC, your premiums are waived while in receipt of LTD. This means you do not pay, but coverage remains in effect.

### Dental Health Care (DHC)

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If you are enrolled in DHC, your premiums are maintained at their normal cost-share for the first 2 years of LTD. If, at the 2 year point, you are still unable to return to work and are reclassified as 'disabled all occupations', you will pay 100% of the premium if you wish to maintain your dental coverage. Payment is by pre-authorized debit.

### Spending Accounts

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Your existing spending account(s) remain in place for the first 2 years of LTD.

### Life Insurance (Basic & Optional)

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Your premiums are waived while you are in receipt of LTD benefits. This means you do not pay, but coverage remains in effect.

### Accidental Death & Dismemberment (AD&D) Insurance (Basic, Supplemental & Voluntary)

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Your premiums are waived while you are in receipt of LTD benefits. This means you do not pay, but coverage remains in effect.

### Group LTD Insurance

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Your premiums are waived while you are in receipt of LTD benefits. This means you do not pay, but coverage remains in effect.

### Other

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If you have a group RRSP with the County or other deductions such as a Millennium pass or Canada Savings Bond, you may choose to suspend or continue payments. If you are contributing to United Way, continuation of contributions is mandatory. Payment is by pre-authorized debit.

### Income Tax Deductions

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Although income tax is not really a 'benefit'... you still need to know! Because you pay 100% of the LTD premium, your plan is a non-taxable plan. That means you do **not** pay income tax on the LTD benefits you receive.