

Manitoba Government Employees

Long Term Disability Plan

The following information is intended as an explanation of the Plan provision and benefits. This information should not be considered as changing or extending any of the provisions of the Long Term Disability (LTD) Plan as identified in the Regulations. If there is any conflict between this information and the Plan Regulations, the Plan Regulations shall apply. Please contact the LTD Office at LTD@gov.mb.ca or by telephone at (204) 945-0235 if you require further information on the Long Term Disability Plan.

Eligibility

Full-time Employees

- a) Regular employees upon completion of 6 months of continuous service.
- b) Term employees upon completion of 12 months of continuous service.
- c) Departmental employees upon completion of 12 months of accumulated service within a period of 24 consecutive months.

Part-time Employees

- a) Regular and Term employees upon completion of 12 months of accumulated service.

Note: Full or Part-time Term employees are eligible for benefits only until the expiration of their term.

Employees in the preceding categories of employment will qualify for coverage on the first day following the completion of the service requirement provided that they have been actively at work for the 20 working days immediately prior to. An employee who does not qualify for coverage due to an inability to satisfy the 20 day actively at work provision, shall be covered under the Plan provided the employee produces medical evidence of fitness to resume regular duties, and after resuming duties, the employee completed 20 consecutive days actively at work, in which case coverage shall commence the day following the completion of the 20 work day qualifying period.

Definitions

"**Actively at Work**" means that on the date or dates in question, an employee reports for work in the usual place of employment with the employer, and the employee is able to perform all of the regular duties of their occupation on a regular basis. If on the date or dates in question, an employee does not report for work, the employee shall be considered actively at work provided

the employee is not confined to a hospital, nor absent without authorization, nor disabled to the degree the employee could not have reported for work and performed all of the regular duties of their occupation on a regular basis.

"Total disability" means your complete inability because of accidental bodily injury or sickness, to engage in any occupation or employment for remuneration or profit for which you are or may become reasonably suited by reason of education, training or experience, except that during the first 12 months of any period of disability, you are deemed to have suffered total disability while you are wholly prevented by such injury or sickness from performing your regular duties.

Elimination Period

Accumulated sick leave credits must be exhausted or 120 calendar days must have passed, whichever is the greater, before the LTD Plan benefits commence. This period is referred to as the elimination period.

Effective April 1, 2012, employees may attempt a return to work for up to 10 days during the total elimination period, without impact to their eligibility for benefits.

Benefit Amounts and Maximums

The LTD Plan benefit amount payable is **70% of pre-disability earnings** exclusive of all allowances, premium payments and overtime.

Departmental employees will receive benefits on the basis of 70% of average bi-weekly earnings in the immediately prior 26 bi-weekly pay periods. Benefits for departmentals are payable during that period of time he/she would normally have worked for the Department had the disability not occurred.

The maximum benefit period is the earliest of:

- cessation of total disability
- return to work with the Government, or another employer or self employed (except under an approved rehabilitation program)
- death
- eligible for an unreduced Superannuation Allowance
- the cessation of the period of a psychotic disorder

Integration With Other Benefits

The LTD Plan has an offset provision where the LTD benefit payment will be reduced by the amount of benefits received or eligible through other disability benefit programs.

These programs may include but are not limited to: Canada Pension Plan (CPP), Workers Compensation benefits (WCB), Civil Service Superannuation Disability Allowance or Automobile Insurance Plans.

Rehabilitation

To assist a disabled employee to return to employment, the Plan encourages and expects participation in rehabilitation activities including employment. An employee is considered to be on a rehabilitation program when:

- a. employed at their regular duties but at reduced hours
- b. employed in some other gainful employment but earning lower than those received immediately prior to the elimination period
- c. the employee is engaged in a formally approved vocational training program.

Failure to participate and co-operate fully or undertake any treatment that is needed to facilitate recovery may result in loss of eligibility for benefits. During the period of rehabilitation, the LTD benefit and rehabilitation earnings will be integrated such that the employee's income arising from the disability benefit, compensation from rehabilitative employment and other disability sources can be increased to the level of your pre-disability bi-weekly earnings.

General Exclusions

No benefits shall be payable under the Plan in the following circumstances:

- a. injuries resulting from the commission of or attempt to commit a criminal offence
- b. for injuries suffered as a result of an act of war, insurrection, civil commotion or riot
- c. intentionally self-inflicted injury or illness
- d. disability where alcoholism and/or drug addiction is a contributing factor except where the employee is participating in and co-operating fully with a recognized therapeutic program to correct the addiction and is under the continuous care of a licensed physician
- e. non-psychotic mental or nervous disorders except where the employee is unable to engage in any occupation or employment for which he/she is, or may become, reasonably suited by reason of education, training or experience and provided the employee is under the continuous care of a physician
- f. pregnancy related total disability (but only for the period of maternity leave or when Employment Insurance benefits are available or could be available)
- g. pre-existing conditions for employees hired after April 1, 1984, except after completion of 2 years service
- h. for injuries suffered as a result of employment for wage or profit for any other employer

- i. any disability where an employee is not under the continuous supervision and care of a physician

Other Employee Benefits While on LTD Benefits

Group Life Insurance: coverage will continue.

Dental Plan: coverage will continue.

Prescription Drug Plan: coverage will continue.

Vision Care: coverage will continue.

Health Spending Account: coverage will continue.

Ambulance and Hospital Semi-Private Plan: coverage can be maintained by prepayment of premiums.

Extended Health Benefits: coverage can be maintained by prepayment of premiums.

Employee Travel Health: coverage can be maintained by prepayment of premiums.

An employee who is currently a member of the Government Pension Plan will be credited with service for a **Disability Allowance** while they are receiving benefits under the LTD Plan. A Disability Allowance is calculated in the same manner as the formula used to determine pensions in the Superannuation Act payable when an employee retires (for employees no longer disabled) or becomes eligible for an unreduced pension (for employees still disabled).

If you are a member of the Superannuation Fund you will earn pensionable service and earnings while you receive LTD benefits. If you return to work and eventually retire, your monthly pension will be based on your service and earnings while actively working. You will also get an additional amount based on the pensionable service and pre-disability earnings credited to you while on LTD. The Civil Service Superannuation Board (CSSB) will combine these amounts into one monthly pension payment.

If you are still disabled when you become eligible for an unreduced pension and retire, your Superannuation Disability Allowance will continue. You will also receive an additional amount based on the pensionable service and earnings credited to you while you were on LTD. The CSSB will combine these amounts into one monthly pension payment.

If an employee has received LTD benefits, upon retirement, the employee may be eligible for both a **Superannuation Pension** and a Disability Allowance. The Superannuation Pension will be dependent upon the employee's normal service and earnings while the disability allowance will be dependent upon the length of time the employee receives LTD benefits and the employee's pre-disability earnings.

Termination Of Coverage

Coverage terminates on the earliest of:

- a. the date you are eligible or would be eligible for an unreduced Superannuation Allowance
- b. the date you occupy a position not eligible for coverage
- c. the date of termination of service, lay-off, death or termination of the Plan

Claims Procedure

- a. You can request an application for LTD benefits from your supportive employment consultant, human resource consultant or your pay and benefits consultant.
- b. Written notice of claim must be provided to the LTD Office. This notice must be given at least 60 days from the date of total disability but no later than 6 months from the date of commencement of total disability.
- c. Canada Life will determine whether the employee is disabled and eligible for benefits as defined by the LTD Plan.