



DISABILITY

JULY 2020

DISABILITY BENEFITS INFORMATION

FOR SASKATCHEWAN TEACHERS



SASKATCHEWAN
TEACHERS'
FEDERATION

This summary contains general information only.

In the event any discrepancy or misunderstanding in interpretation should arise, the applicable plan documents are the final authority concerning the administration of the Teachers' Long-Term Disability Plan.

INTRODUCTION

The Teachers' Long-Term Disability Plan is designed to replace a portion of your income if you become disabled and unable to work. In addition, our disability case consultants offer rehabilitative services that support the recovery process and return to active employment.

It's important to understand that disability benefits don't automatically begin when your accumulated sick leave ends. To receive disability benefits, you need to submit an application package and your claim must be approved by the STF Claims Committee.

The Saskatchewan Teachers' Federation manages and administers the Teachers' Long-Term Disability Plan. For more details about this Plan, visit the Federation website at www.stf.sk.ca. If you have any questions or need assistance completing a claim form, our caring and professional staff are here to help you.

Plan Eligibility

Members of the Federation who are under age 65 and teaching under a temporary, continuous or replacement contract are automatically covered by the Teachers' Long-Term Disability Plan. Coverage begins on the first day of your contract, provided you're actively working at that time. If you're not actively working on the first day of eligibility, coverage will begin the day you return to active service.

Substitute teachers and teachers who have started receiving a pension from their Saskatchewan teacher pension plan are not eligible for coverage.

Premiums

You pay premiums equal to 0.75% of your salary for this long-term disability protection. Premiums are automatically deducted from your pay by your employing school division.

Disability Benefit Amount

The monthly disability benefit is equal to approximately 74% of pre-disability net income. The formula used to determine a teacher's disability benefit is based on their gross salary on the last day they were paid by their employing school division. The actual benefit formula can be found on the Federation website. Any income received from the Teachers' Long-Term Disability Plan is not taxable.

The disability benefit will be reduced by all or a portion of any income received from other sources. Also, if a teacher is able to continue to work for a portion of their regular teaching time, the monthly benefit will be pro-rated.

The Application Process

It's important to apply for benefits as soon as you know you may not be able to return to work after your sick leave runs out. The application process is quite detailed and may take considerable time to complete. To apply for disability benefits, contact our office and request an application package. A disability case consultant will explain the application process and provide you with support. Please note the required forms are not available online.

Completed applications will be assessed by the Claims Committee, which consists of five teachers appointed by the STF Executive. The Committee typically meets on the first Thursday of each month to assess applications received by the 10th of the preceding month. The Claims Committee doesn't meet in July or August. Any claims received after May 10 will be reviewed the following September.

Assessment of Claims

To qualify for benefits, you must be partially or totally disabled as defined by the terms of the Plan. Initially your claim will be assessed to determine if you're continuously incapable of performing the essential duties of your own occupation due to sickness or injury. This definition of disability will apply for a period of up to two years from the date you started receiving benefits. After the initial two-year period, your claim will be assessed to determine if you're able to engage in any gainful employment for which you're reasonably suited by education, training or experience.

If you become disabled within the first 12 months of coverage, and you had a pre-existing condition before you joined the Plan, you may not be eligible for disability benefits. However, the pre-existing condition exclusion doesn't apply if certain conditions are met. Please contact our office or visit the Federation website for more information.

If your claim is approved, you'll receive a letter outlining the terms of your disability benefits and payments will start after your accumulated sick leave ends. Your claim will be reviewed by the Claims Committee on a regular basis to assess your ongoing entitlement to benefits.

Rehabilitation and Return to Work

A disability case consultant will provide support to you as you explore your return to work, vocational and rehabilitation options.

Your Privacy

The Teachers' Long-Term Disability Plan collects personal information relevant to your claim under the Plan. The intent of this collection is to obtain the information necessary for the Federation to administer your claim. Any information submitted to the Plan is kept in strict confidence and will not be released to anyone without your written consent.

Counselling Services

Counselling services and supports are available to Saskatchewan teachers from a variety of sources. For short-term counselling needs, the Member and Family Assistance Program (MFAP) offers confidential services provided by ComPsych Guidance Resources. It's accessible by any teacher working on a continuing, temporary or replacement contract with a board of education or conseil scolaire and their family members. For contact information, visit the Federation website at www.stf.sk.ca and login to MySTF to view the program's dedicated phone number and web ID.

The STF Members' Health Plan covers out-of-hospital counselling services provided by a licensed, certified or registered psychologist or social worker. If you anticipate needing counselling services for an extended period of time, you may wish to access this service initially in order to continue services with the same counselor. For information regarding reimbursement levels and maximums, visit the Federation website, www.stf.sk.ca, or contact the STF Members' Health Plan.

As a Saskatchewan resident you also have access to mental health services through Saskatchewan Health. Contact your physician's office or local health region for additional information.



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