



DISABILITY

JULY 2020

WHEN YOUR CLAIM IS APPROVED



SASKATCHEWAN
TEACHERS'
FEDERATION

This summary contains general information only.

In the event any discrepancy or misunderstanding should arise, the applicable plan text or legislation is 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. Rehabilitation services are also available to support you with the recovery process and return to active employment. This Plan is funded by member premiums and is administered by the Saskatchewan Teachers' Federation.

The information provided in this booklet answers the most common questions asked by members who plan to submit a disability claim or are currently receiving disability benefits. Many members find it helpful to keep this document for future reference. If you have further questions after reading this booklet, please contact our office and a disability plan member services representative will be happy to assist you.

Notice Regarding Personal Information

When you apply for disability benefits or when your claim is reviewed, the Teachers' Long-Term Disability Plan collects personal information relevant to your claim. Your name, address, telephone number, birth date, employing school division, and contractual status are collected and may be shared within the organization to maintain our databases and provide disability benefits and other related services to you. We collect this information in order to identify you, to protect both you and the Plan from error and fraud, to meet your service needs and to comply with legal requirements.

The Teachers' Long-Term Disability Plan will also obtain details of your employment status, salary and sick leave entitlement from your employer. In addition, health information related to your claim will be collected from a medical practitioner. Information related to your claim may also be collected from a rehabilitation counsellor. The intent of this collection is to obtain the information necessary to assess your claim and determine if and when you qualify for disability benefits. By signing the *Statement of Claimant* you are authorizing any medical treatment provider you have seen to provide the Teachers' Long-Term Disability Plan with information regarding such examinations including dates, symptoms, diagnosis and treatments.

A confidential file containing all the personal information related to your long-term disability claim will be set up and maintained. The purpose of this file is to permit the Teachers' Long-Term Disability Plan to administer all disability benefit services provided to you and to keep information specific to our business relationship with you. This includes the following:

- Actuarial and financial reporting (e.g., claim data is summarized each year and used to calculate liabilities of the Plan).
- Internal and external audits.

- Preparation of regulatory and statutory reports (e.g., reports that may be required by provincial statute).
- Coordination of benefits (e.g., coordinate benefits from this Plan with benefits received from SGI).

Access to your claim information is restricted to personnel involved in the administration of the Plan. Information may be exchanged with other persons or organizations as needed for processing your application or claim. The Saskatchewan Teachers' Federation is committed to protecting your privacy and the confidentiality of personal information.

You have certain rights of access and correction with respect to the information in your file. A request for access or correction must be in writing and may be sent to our office.

Is it necessary to maintain my registration with the Saskatchewan Professional Teachers Regulatory Board while I am on medical leave?

Yes. All teachers under contract in the public system are required to register annually with the SPTRB. A teacher who does not maintain registration is not eligible for a contract of employment and therefore could be terminated. Registration procedures may be obtained by contacting the SPTRB at www.sptrb.ca or 1-844-254-2230.

How do I apply for disability benefits?

If you expect to be unable to work after your accumulated sick leave runs out, you're encouraged to apply for disability benefits as soon as possible.

To start the application process, phone one of our disability case consultants and request an application package. The forms in the application package must be completed and your claim approved before disability payments will begin. To ensure proper support and guidance is provided during this process, application forms are not available online.

In order to be eligible for benefits from the Teachers' Long-Term Disability Plan, you must be considered partially or totally disabled as defined by the terms of the Plan.

How is disability defined?

The definition of disability changes after the first two years of receiving disability benefits.

First 2 Years - Own Occupation

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 up to two years from the date you started receiving benefits. This is referred to as your Own Occupation Period.

After 2 Years – Any Occupation

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 I had a pre-existing condition before I became eligible for coverage, will I be eligible to receive disability benefits?

It depends. No benefits will be paid for a disability resulting either directly or indirectly from an injury or sickness that existed on or before the first day you became eligible for coverage, whether diagnosed or undiagnosed.

However, the above benefit exclusion **does not apply** if you meet one of the following conditions:

- 1) You became disabled more than 12 months after your first day of coverage under the Teachers' Long-Term Disability Plan.

If you rejoin the Plan after an absence of more than two consecutive years, you'll be considered a new member. This means the first day you're eligible for coverage after the absence will be considered your first day of coverage for the purposes of this provision.

- 2) After joining this Plan, you have been actively working in your own job for a continuous period of at least 90 calendar days without receiving "active treatment" related to the pre-existing condition.

Active treatment is defined as:

- Any consultation with or diagnosis by a physician.
- Any use of medication on the advice or direction of a physician.
- Any other medical services provided by a physician.

Are there any other situations when the Teachers' Long-Term Disability Plan would not provide benefits to a member?

The Plan will not provide benefits for a disability resulting from voluntary participation in civil disorder, or war, or any act of war, whether declared or not.

Benefits are not paid during periods of incarceration or when a member's teacher's certificate is cancelled or suspended.

Benefits will be paid for injuries or sickness contracted during periods of military training of two months or less. Other active military service is not covered.

Who decides if I will receive benefits from the Teachers' Long-Term Disability Plan?

All disability claims, including both initial applications and claim reviews, are presented to the Claims Committee for assessment. The Committee consists of five teachers appointed by the STF Executive for three-year terms.

Claims Committee meetings are held monthly from September through June, with no meetings in July or August. Based on medical and other relevant information, the Committee approves benefits and determines how long benefits will continue.

Once I submit my application forms, how will I know if I am approved?

If your initial application is approved, you'll be notified by mail of the benefit amount, the period for which your claim has been approved and when you can expect to receive your first payment. This notice will also tell you what information the Claims Committee will need in order to determine your ongoing entitlement to benefits at the end of your approved payment period.

What if there is a change in my situation?

You must notify our office immediately of any change in your situation that might impact your claim. Examples may include, but are not limited to:

- Your medical condition improves or changes.
- You plan to return to work as a teacher, have returned to work as a teacher, change your contractual status as a teacher, start substitute teaching, start working at another job or become self-employed.
- You plan to apply or have applied for a pension from the Saskatchewan Teachers' Superannuation Plan or the Saskatchewan Teachers' Retirement Plan.
- You apply for or receive any other benefits, earnings or payments from any other source.

- You change your name, address, telephone number or banking information.
- You have enrolled, or are planning to enroll, in a post-secondary institution or other educational training program.
- You plan to reside outside of Canada for more than 180 consecutive days within any 12-month period.

You must provide the Teachers' Long-Term Disability Plan with all relevant information on a timely basis.

How are disability claims continued beyond the first approval period?

All active claims are reviewed by the Claims Committee at least once every 12 months. Approximately three months prior to the end of your approved period, you will receive a letter reminding you of the upcoming review, along with all required forms and instructions. Review requirements are unique to each claim and may consist of one or more of: a Statement of Claimant, medical report, specialist report, rehabilitation report, or other requirements as determined by the Claims Committee.

The *Statement of Claimant* allows you to let the Teachers' Long-Term Disability Plan know if you have returned or plan to return to work, report earnings or benefits, or provide a new address if you have moved.

How long can I receive disability benefits?

Benefits may be paid for up to two years as long as your disability prevents you from working as a teacher. To remain eligible for benefits under the Plan after receiving benefits for two years, your disability must prevent you from doing any kind of gainful work. This would include any occupation to which you are reasonably suited by education, training or experience.

Teachers' Long-Term Disability Plan benefits will end on the date which is the earliest of:

- The date you return to work.
- The date you're no longer disabled as defined under the Plan.
- The date you have resided outside of Canada for 181 consecutive days in any 12-month period.
- The disability benefit termination date applicable to teachers on a temporary or replacement contract.
- The last day of the month in which you turn 65 years old.

- The date you begin to receive a retirement pension from the Saskatchewan Teachers' Retirement Plan, the Saskatchewan Teachers' Superannuation Plan, the Saskatchewan Teachers' Federation Employees' Pension Plan or the Municipal Employees' Pension Plan.
- The last day of the month in which you die.

Benefits may be terminated if you fail to provide the review requirements requested by the Claims Committee.

If you're employed on a temporary or replacement contract, your payment period is limited to one month for each 16 days of active teaching service to a maximum of the number of days in your contract that you were unable to work due to disability.

Are any rehabilitation and return-to-work services available to me?

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

Are any counselling services available to me?

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 to 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.

What information is provided to my employer?

Our office does not provide your employer with any information regarding the state of your health or the status of your claim for benefits. Any information submitted to the Plan is kept in strict confidence and will not be released to anyone without your written consent.

How much will I receive?

The Teachers' Long-Term Disability Plan benefit is calculated as a percentage of your gross salary on the last day you received pay from your employing school division. This amount will be reduced by all or a portion of the income you receive from other sources. If you're able to continue to work for a portion of your regular teaching time, the benefit amount is pro-rated.

If you're not receiving income from other sources, the monthly benefit for new claims commencing on or after July 1, 2020, is:

- 50% of monthly earnings not exceeding \$4,460; plus
- 40% of monthly earnings in excess of \$4,460 but not exceeding \$13,220; plus
- 30% of monthly earnings in excess of \$13,220.

The amount of your benefit from the Teachers' Long-Term Disability Plan is reduced by any disability and retirement benefits you're eligible to receive from the Canada Pension Plan.

The reduction is:

- 100% of the first \$600 of CPP benefits; plus
- 80% of the next \$400 of CPP benefits; plus
- 70% of CPP benefits over \$1,000.

The total net benefit from all sources is approximately equal for members receiving CPP benefits and those receiving STF disability plan benefits alone.

EXAMPLE

Justin's gross annual salary on the last day he received pay from his employing school division is \$86,000. In addition to the STF disability plan benefit, Justin is receiving a monthly disability benefit of \$1,200 from the Canada Pension Plan.

The STF disability benefit will be reduced as follows:

100% x \$600	\$ 600.00
80% x \$400	320.00
70% x (\$1,200 - \$1,000)	140.00
Total reduction	\$ 1,060.00

Justin's monthly salary, for the purpose of the STF disability benefit calculation, is one-twelfth of \$86,000 or \$7,166.67. Assuming the claim commences on or after July 1, 2020, the net disability plan benefit is:

50% x \$4,460.00	\$ 2,230.00
40% x (\$7,166.67 - \$4,460.00)	1,082.67
Gross monthly STF disability benefit	3,312.67
Reduction	(1,060.00)
Net STF disability benefit per month or \$137.22 per day (calculated as \$2,252.67 x 12/197 school days)	\$ 2,252.67

Total monthly income from all sources:

Canada Pension Plan	\$ 1,200.00
STF disability plan benefit	2,252.67
	\$ 3,452.67

How does other income I receive affect my Teachers' Long-Term Disability Plan benefit?

Replacement income you earn or receive will typically reduce your disability benefits from this plan. Replacement income is personal income you were not receiving prior to becoming disabled. The most common sources of replacement income are earnings from employment and payments from insurance companies, though other sources of income may also be considered replacement income.

For every dollar of replacement income you receive per month that is greater than \$150 but less than your predisability income, your STF disability plan payments are reduced by 50 cents, and for every dollar in excess of your predisability income, your disability benefits are reduced by one dollar. **It is important that you report employment earnings to the Teachers' Long-Term Disability Plan monthly.** Each year, a copy of your income tax statement of earnings will be required for verification.

Is my Teachers' Long-Term Disability Plan benefit taxable?

No. The actual payments you receive from the STF disability plan are not taxable for income tax purposes because the Plan is funded by member contributions.

Are Teachers' Long-Term Disability Plan benefits indexed?

Yes. In January, benefits are increased by the lesser of 100% of the average percentage increase in the Canadian Consumer Price Index, or the Plan's investment earnings above 2.5%. The increase is pro-rated if you have been receiving benefits for less than six months.

How are benefits paid?

Your net monthly benefit from the Teachers' Long-Term Disability Plan will be automatically deposited into your bank account on the last business day of each month.

During the school year in which your claim begins and has been approved:

- You'll receive benefits based on the actual number of teaching days for which you did not receive pay from your employer because of sickness or injury.
- Your June benefit will be adjusted based on the total number of teaching days for which you were not paid by your employer, less the total benefit paid to you since the start of your claim.
- You will not receive benefit payments from the Plan in July or August.

In subsequent years, your STF disability plan benefit will be paid every month of the approved period, including in July and August.

EXAMPLE

Amy received salary from her employing school division up to January 31 at an annual rate of pay of \$86,000. There are 97 teaching days remaining in the school year.

Amy is approved for benefits from the STF disability plan for the period February 1 to June 30, 2021. She is not receiving income from any other source.

Amy's monthly salary, for the purpose of the STF disability benefit calculation is one-twelfth of \$86,000 or \$7,166.67. Amy's disability benefit is \$3,312.67 per month or \$201.79 per teaching day calculated as:

50% x \$4,460.00	\$ 2,230.00
40% x (\$7,166.67 – \$4,460.00)	1,082.67
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Monthly STF disability benefit	3,312.67
(\$3,312.67 x 12/197 days = \$201.79 per day)	

During the period of February 1 to June 30, Amy will be entitled to benefits totalling \$19,573.63 (97 days x \$201.79 per day).

Amy will receive payments as follows:

February to May: \$3,312.67 x 4 months	\$ 13,250.68
June: \$19,573.63 – \$13,250.68	6,322.95
July and August:	0.00
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Total benefit for first year of claim	\$ 19,573.63

Claims of short duration

If your claim begins during the month of June or you begin your claim knowing your return-to-work date, you'll be paid on an actual-teaching-days-lost basis to the earlier of the end of your claim or June 30.

Are there other benefits for which I may be eligible?

You may be eligible to receive a disability or retirement allowance from the Canada Pension Plan. You must apply personally for benefits under this program if you meet the eligibility requirements.

To qualify for Canada Pension Plan disability benefits, you must be between the ages of 18 and 65 and have made valid contributions to the Canada Pension Plan for a minimum qualifying period. In addition, your medical condition must be both "severe and prolonged" as defined by the Canada Pension Plan. Claim forms and related procedures may be obtained by phoning the Canada Pension Plan toll-free number at 1-800-277-9914 or online at www.esdc.gc.ca. If your claim for Canada Pension Plan disability benefits has been denied, you may be required to appeal or to reapply, especially if your medical condition has deteriorated. It is important that you send a copy of the denial or approval of your Canada Pension Plan disability claim to the Teachers' Long-Term Disability Plan.

I want to try to return to teaching prior to or at the end of my approval period but I am not sure my medical condition will let me. Will my benefit from the Teachers' Long-Term Disability Plan be cancelled?

If you're able to return to teach at your original contract percent, your STF disability plan benefit will cease. If you're returning part-time, your benefit will be reduced in proportion to your teaching time.

Please inform our office immediately once your return-to-work date has been finalized (i.e., prior to commencing teaching). If you delay in notifying the Teachers' Long-Term Disability Plan that you have gone back to work, you'll have to pay back any benefits that you were not entitled to receive.

In the event your disability recurs within 180 days of your return to teaching or alternative employment, your benefit will be reinstated at your previous rate upon submission of medical evidence and approval of your claim.

Remember, the Saskatchewan Teachers' Federation can be an extremely important resource for you during this time. Be sure you contact the Federation and ask to speak with a senior administrative staff member for support and advice.

Are my Teachers' Long-Term Disability Plan benefits affected if my contract is terminated or amended?

In most instances, disability benefits from the Plan are based on your contractual status at the date you became disabled and the expiration of sick leave benefits. A termination of your contract after you start receiving benefits will not affect your ongoing entitlement for benefits. Contact the Federation and ask to speak with a senior administrative staff member for advice if you receive notice of termination of your contract and prior to signing any new contract or contract amendment.

I need to return to teaching gradually. How might I arrange this?

Gradual re-entry is often a necessary and beneficial way to re-enter the profession. The re-entry process serves as a measurement of the manageability of all or a part of your teaching assignment. One of our disability case consultants, an STF senior administrative staff member and your physician can help develop a return plan that is best suited to your individual situation.

What if I am unable to return to teaching and need to move into alternative employment?

For some, vocational change can be the best option. Developing and implementing an adjustment plan as early as possible is encouraged. The Teachers' Long-Term Disability Plan is supportive of vocational adjustment needs.

How are my dental, health and life insurance benefits affected while I am receiving benefits from the Teachers' Long-Term Disability Plan?

Dental Plan

Your coverage continues. Dental claims should be mailed directly to Sun Life Assurance Company of Canada. Unless you're teaching part-time, list the Teachers' Long-Term Disability Plan as the "Employing School Division" on the dental claim form.

Members' Health Plan

Health plan benefits for you and your dependants continue while you're on sick leave.

Coverage is extended while you're receiving disability benefits from the Teachers' Long-Term Disability Plan, but not beyond your 65th birthday. Coverage may be extended beyond age 65 if you return to teach pursuant to Section 200 of *The Education Act, 1995* and requalify for eligibility under the health plan. Contact the health plan office in Saskatoon for additional information.

Compulsory Group Life Insurance

Insurance coverage can be continued at current levels up to age 65 if you continue to pay all insurance premiums. Premiums will be deducted from your Teachers' Long-Term Disability Plan benefit or from your employing school division teaching salary if you're working part-time.

If you're totally disabled, you may be eligible to have your insurance premiums waived up to age 65 or until you recover.

If approved, coverage is frozen at the level that was in effect at the time the waiver was granted. Application for a waiver of premium must be made to the Saskatchewan Teachers' Superannuation Commission within one year of the first date of disability.

Portaplan – Optional Insurance Plan

Coverage continues as long as premiums are paid. If you have been totally disabled for six months, you may be eligible to continue Portaplan insurance coverage without further premium payments. If a waiver is granted, coverage would remain at the level that was in effect at the time the Saskatchewan Teachers' Federation began to pay the premium on your behalf. An application may be obtained by contacting Portaplan.

How is my pension benefit affected while I am receiving Teachers' Long-Term Disability Plan benefits?

You will earn eligibility and contributory pension service while you're receiving a benefit from the Teachers' Long-Term Disability Plan.

For additional information, contact the Saskatchewan Teachers' Retirement Plan.

IMPORTANT CONTACTS

For more information on any aspect of the Teachers' Long-Term Disability Plan:

Teachers' Long-Term Disability Plan
2317 Arlington Avenue
Saskatoon SK S7J 2H8
T: 1-800-667-7762 or 306-373-1660
E: disability@stf.sk.ca

For information and advice on the profession and all programs and services provided by the Saskatchewan Teachers' Federation:

Contact the Federation to speak with a senior administrative staff member.

Saskatoon

2317 Arlington Avenue
Saskatoon SK S7J 2H8
T: 1-800-667-7762 or 306-373-1660
F: 306-374-1122
E: stf@stf.sk.ca

Regina

Suite 375 – 3303 Hillside Street
Regina SK S4S 6W9
T: 1-800-667-7762 or 306-525-0368
F: 306-374-1122
E: regina@stf.sk.ca

For information about counselling services that may be available to you:

Member and Family Assistance Program
Login to MySTF at www.stf.sk.ca to view the program's dedicated phone number and web ID.

Members' Health Plan
T: 1-800-667-7762 or 306-373-1660

For more information about your pension benefits and how they are affected by STF disability benefits:

Saskatchewan Teachers' Retirement Plan
2317 Arlington Avenue
Saskatoon SK S7J 2H8
T: 1-800-667-7762 or 306-373-1660

For information regarding Canada Pension Plan disability benefits:

Canada Pension Plan
T: 1-800-277-9914
www.esdc.gc.ca

For information on compulsory life insurance benefits:

Saskatchewan Teachers' Superannuation Commission
Room 129, 3085 Albert Street
Regina SK S4S 0B1
T: 1-877-364-8202 or 306-787-6440

For information on Portaplan optional life insurance:

Portaplan
2317 Arlington Avenue
Saskatoon SK S7J 2H8
T: 1-800-667-7762 or 306-373-1660

General inquiries:

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