

The Manitoba Teachers' Society Disability Benefits Plan

Truths and Myths

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Who Am I?

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When Do You Call Me?

Myth:

- ▶ When my sick time is going to run out

Truth:

- ▶ As soon as you are struggling, even if you are still at work.
- ▶ On sick time for an extended period.
- ▶ When sick time runs out
- ▶ Regularly throughout your claim

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Short Term Disability (STD)

Myth:

- ▶ I am off work for a week with the flu and I am out of sick time. I guess I just won't get paid?

Truth:

- ▶ Minimum of 3 consecutive days absence
 - ▶ E.g. EE off work October 1, 15th and 30th with no sick time → not eligible for STD
 - ▶ E.g. EE off work October 1st, 15th and 24th - 30th with no sick time → eligible for STD for the 24th - 30th period

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Short Term Disability Cont'd

- ▶ Maximum coverage is 80th day of disability
 - ▶ E.g. EE off work and has 60 days of sick time → would be eligible for STD for 20 working days
- ▶ No age or YOPS restriction
 - ▶ Substitutes not covered
 - ▶ There can be eligible employees who do not qualify for LTD but still are eligible for STD.

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Benefit Entitlement (STD & LTD)

Myth:

- ▶ STD and LTD are paid differently.

Truth:

- ▶ Same. Once a month - approximately 80% of your take home pay

Effective September 1st, 2019, a tiered benefit calculation is used to determine a member's income replacement benefit while on claim.

Tier	Gross Monthly Earnings	Percentage
• #1	First \$2,000.00	60.5%
• #2	Next \$1500.00	51.0%
• #3	Next \$3500.00	47.5%
• #4	Anything > \$7,000.00	42.5%

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Long Term Disability (LTD)

- ▶ 80 working days or expiry of sick leave, whichever is greater
- ▶ No coverage for substitute teachers
- ▶ Maximum coverage eligibility for Teachers:
 - ▶ Age 60, once they have 30 YOPS but in no event past age 65
 - ▶ EE reaches age 65, Division stops LTD premiums 80 days prior

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Long Term Disability Cont'd

Myth:

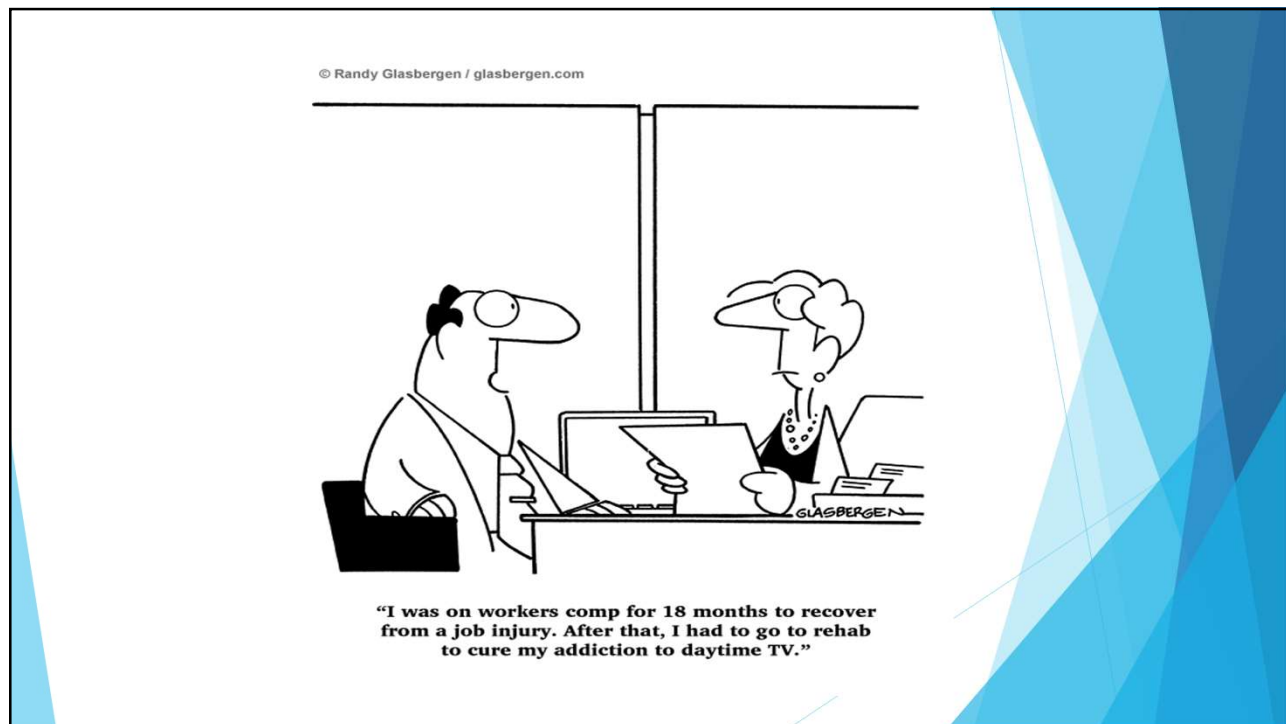
- ▶ LTD only lasts for 2 years and then goes down to 60%.

Truth:

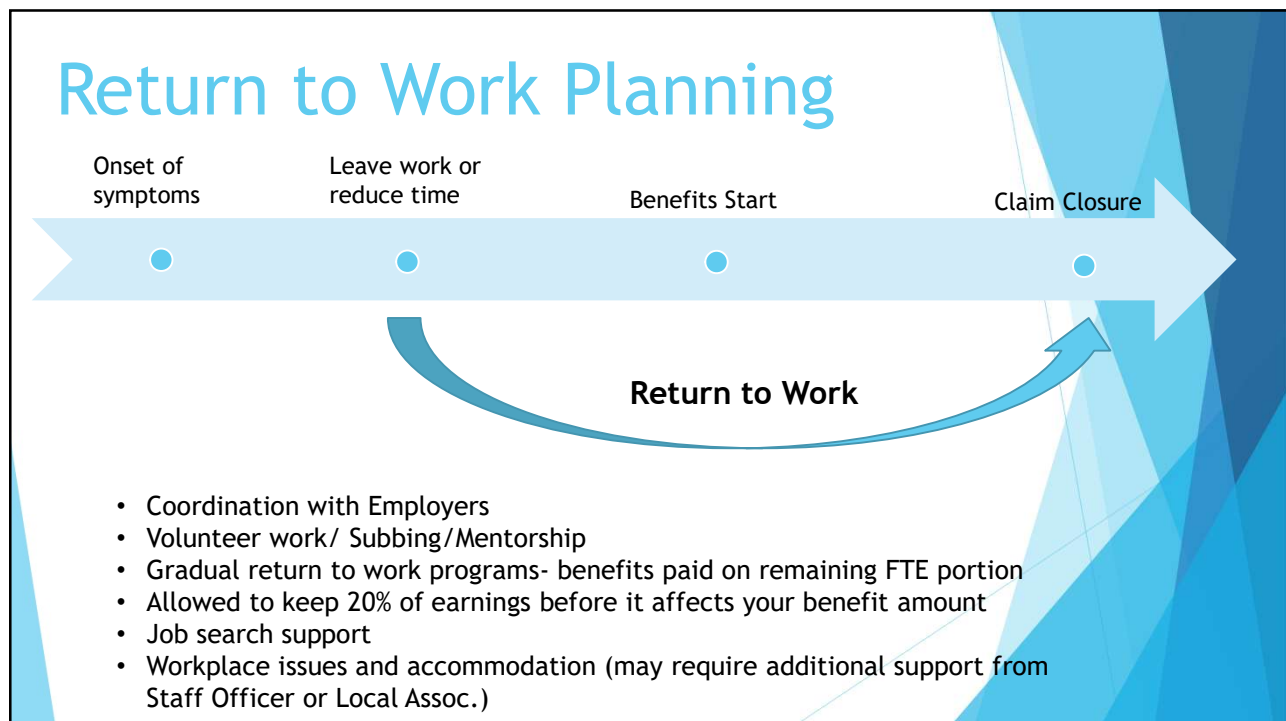
- ▶ Change of definition at 24 months but still paid at 80%.
 - ▶ Gainfully employable- medically able to earn 60% of your pre-injury salary in any occupation
- ▶ Note: approval on LTD benefits does not mean benefits are paid to maximum date. Benefits are payable based on adjudication criteria

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FAQ'S

- ▶ What happens to my pension when I am on STD and LTD?
 - ▶ You continue to accrue a pension and YOPS based on your salary at the time of your injury or illness.
- ▶ What about my summer pay?
 - ▶ When your sick pay expires, your summer pay is typically paid out in full.
 - ▶ You accrue summer pay while on STD and LTD, but at the 80% benefit rate. Paid in July and August
- ▶ What if I take a maternity or personal leave?
 - ▶ Continue to pay your LTD benefits while on leave so if disability occurs while away then you are eligible on expected return to work date.
- ▶ What about my extend health coverage?
 - ▶ Arrangements will be made through your payroll person to continue coverage.

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Contact Me Anytime

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