

# GROUP BENEFIT PLAN

Rocky View Schools  
Employee Benefit Plan



## Long Term Disability Benefits Support Staff (Updated September 2017)

What you need to know  
about applying for  
Disability Benefits

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**See the Support Staff benefit plan booklet that is located on the Manulife Plan Member website.**

This brochure is designed to help you understand your Phase I & II Long Term Disability coverage. If you need more information on your coverage, review the employee benefit plan booklet, or contact the Rocky View Schools Benefits Department.

## What should I know about my Long Term Disability (LTD) coverage?

There are three periods of income protection under the Rocky View Schools benefit program. Under the first period your benefit is managed by our Sick Leave policy. If your circumstance is such that the disability continues past Sick Leave, you may be eligible for LTD benefits, which are coordinated and managed in the next two phases called Phase I (own occupation) and Phase II LTD (any occupation).

It is Rocky View Schools' intention, to not only respond to the economic need presented by a disability but to provide the right assistance to help you recover and prepare to return to work.

## Who is eligible for Sick Leave coverage?

Employees are eligible for the Sick Leave Plan from their first day of active employment under the following conditions:

**Support staff** must be employed by the Board on a permanent, term or probationary basis and be scheduled to work more than 17.5 hours per week.

### **What happens during the period?**

**Sick Leave** – The first 90 day period. Managed and paid 100% salary continuance by Rocky View Schools.

## Who is eligible for Phase I & II LTD coverage?

Employees are eligible for Phase I and Phase II LTD coverage from their first day of active employment under the following conditions:

**Support staff** must be employed by Rocky View Schools on a permanent, term or probationary basis and be scheduled to work more than 17.5 hours per week.

### **What happens during each period?**

**Phase I** – The LTD period from the 91<sup>st</sup> day to the 820<sup>th</sup> day of disability. This is fully insured benefit and is paid at 70% of your pre-disability salary.

**Phase II** – The LTD period from the 821<sup>st</sup> day plus of disability. This is fully insured benefit and is paid at 70% of your pre-disability salary.

The Phase I and Phase II LTD periods are managed by Manulife Financial. Manulife Financial is also responsible for issuing the monthly benefit payment.

## What level of coverage do I have under the Phase I & Phase II LTD benefit?

If you are deemed to be totally disabled, the Phase I and Phase II LTD Plans will provide you with a monthly benefit, payable on the last business day of each month, based on your pre-disability basic earnings. Basic earnings, means your regular salary at the time your disability commenced, excluding extra time, overtime pay and bonuses.

## How is my benefit calculated?

The monthly benefit payable is equal to:

- **70% of your basic monthly earnings (rounded to the next highest dollar), to a maximum monthly benefit for Phase I/Phase II LTD benefit of \$20,000.** Any amount of LTD benefit in excess of \$10,000 is subject to approval of evidence of insurability.

\*Note: If the benefit still exceeds the All Source maximum of 85% then your benefit will be reduced by the excess.

### **12 month employee:**

\$1,644.30 biweekly X 26 pay periods = \$42,751.80 (annual earnings)

\$42,751.80 / 12 months = \$3,562.65 (basic monthly earnings)

\$3,562.65 X 70% = \$2,494.00 Phase I LTD Benefit (rounded to the next highest dollar)

### **10 month employee if the 91<sup>st</sup> day is between July 1<sup>st</sup> and the start of the school year:**

\$1,296.00 biweekly (including vacation pay) X 21 pay periods = \$27,216.00 (annual earnings)

\$27,216.00 / 12 months = \$2,268.00 (basic monthly earnings)

\$2,268.00 X 70%\* = \$1,588.00 Phase I LTD Benefit (rounded to the next highest dollar)

Phase I LTD Benefits would commence September 1<sup>st</sup>

### **10 month employee if the 91<sup>st</sup> day occurs after the start of the school year:**

\$1,134.60 biweekly (including vacation pay) X 21 pay periods = \$23,826.60 (annual earnings)

\$23,826.60 / 10 months = \$2,382.66 (basic monthly earnings)

\$2,382.66 X 70%\* = \$1,668.00 Phase I LTD benefit (rounded to the next highest dollar)

For example:

If the 91<sup>st</sup> day is May 1 the Phase I LTD calculation will be based on 10 months for May and June.

There will be no payments for July and August during the first year of Phase I LTD. The payment calculation will be based on 12 months for the remainder of the time that the employee qualifies for Phase I LTD.

### **Return to work calculation**

When the employee returns to work, an adjustment will be made to convert the annual earnings back to be paid over 10 months if:

- The 91<sup>st</sup> day of disability occurs between July 1 and the start of the school year and earnings are being paid over 12 months; or
- The 91<sup>st</sup> day of disability occurs during the school year and the employee was still disabled at the start of the next school year so the annual earnings are now being paid over 12 months.

For example:

Using a bi-weekly salary of \$1,461.60 (plus 6% vacation pay) X 21 pay periods (to represent 210 days) = \$32,535.22 (annual earnings):

**Using the period of disability of August 26<sup>th</sup> to January 31<sup>st</sup>:**

The amount of benefits payable from Phase I LTD, from the start of the school year (August 26<sup>th</sup>) to the end of disability (January 31<sup>st</sup>) = 5.16 months

- $\$32,535.22 @ 70\% = \$22,774.65 / 12 \text{ months} = \$1,898.00 \times 5.16 \text{ months} = \$9,793.68$

**Converting back to 10 months:**

- $\$32,535.22 @ 70\% = \$22,774.65 / 10 \text{ months} = \$2,278.00 \times 5.16 \text{ months} = \underline{\$11,754.48}$

Adjustment of: \$ 1,960.80

**\*For questions related to the calculation of your LTD benefit please contact [payroll@rockyview.ab.ca](mailto:payroll@rockyview.ab.ca) or (403) 945-4047.**

What if I am determined Fit to Work (FTW) during a break such as Summer? E.g. July 15<sup>th</sup> FTW but your regular scheduled day back is not until Aug 26<sup>h</sup>?

You will have to apply for Employment Insurance (EI) for the time prior to your regular scheduled day back. As per the example above, you would be required to apply for EI for the period of July 15<sup>th</sup> to August 26<sup>th</sup>.

What is the 90 calendar day qualifying period?

You may qualify for monthly benefit payments under this plan after you have satisfied the qualifying period for benefits and no further benefits are payable from the Sick Leave Plan. The qualifying period is 90 calendar days.

When will my Phase I LTD coverage commence?

Your Phase I LTD benefits will commence **on your next scheduled work day** following the completion of the 90 calendar day qualification period.

\*Note: this may be the first day after a regular scheduled break in the school year if your 90<sup>th</sup> day falls during a break.

How does the disability application process work?

If you believe you will qualify for Phase I LTD benefits, the Occupational Health Nurse will be in contact with you during the Sick Leave and will forward you the LTD application package around your 45<sup>th</sup> day of absence. This allows you to file your Phase I LTD claim approximately six weeks before the 90 calendar day qualifying period is satisfied.

## How do I apply for Phase I LTD?

Employee Health and Safety will send the LTD Application Package via email. This package consists of:

- **Employee Statement**
- **Consent Form**
- **Initial Attending Physician Statement (APS)**

Fax all forms directly to Manulife Financial at the confidential fax number **1-877-562-9126**. You may also scan and email your forms to **group\_disability\_claims@manulife.com**.

Please ensure the Employee Statement, Consent Form and the APS are returned to Manulife Financial at least 21 calendar days prior to the end of the 90 day qualifying period. Failure to return the forms to Manulife Financial in a timely manner could impact your entitlement to Phase I LTD Benefits. If you believe there may be difficulty getting the information to them by the required date, please call them at **1-877-481-9169** to advise.

You are responsible for following up with your physician if the APS is not returned to Manulife Financial within the established time frame.

**Assessment of your claim can only be completed when all forms are received by Manulife Financial.**

## What is the definition of totally disabled during Phase I LTD (Own Occupation)?

During the Sick Leave period and the Phase I LTD period, you are considered totally disabled if:

- Disease or injury prevents you from performing the essential duties of your own (regular) occupation; and
- Except for any employment under an approved rehabilitation plan, you are not employed in any occupation that is providing you with income equal to or greater than the income benefit available under this plan.

The availability of work will not be considered in assessing your Phase I LTD.

If you must hold a government permit or license to perform the duties of your occupation you will not be considered totally disabled solely because such permit or license has been withdrawn or not renewed.

## How do I apply for Phase II LTD?

There is no separate application for Phase II LTD benefits. The same Manulife Case Manager, who handled your Phase I LTD claim, will automatically assess your eligibility for Phase II LTD.

The Manulife Case Manager will begin to assess your eligibility approximately 6 months prior to the Phase II LTD commencement date and will communicate the decision to you directly.

## What is the definition of totally disabled for Phase II LTD (Any Occupation)?

- Disease or injury prevents you from performing the duties of any occupation for which you are or may be reasonably qualified by training, education or experience. Furthermore, you must not be able to earn 60% or more of your gross monthly income determined at the onset of disability, as deemed by Manulife Financial.

The availability of work will not be considered in assessing your Phase II LTD.

If you must hold a government permit or license to perform the duties of your occupation you will not be considered totally disabled solely because such permit or license has been withdrawn or not renewed.

**Important Consideration** - As part of the eligibility assessment during the Phase II LTD period, and indicated in the definition of disability, the Manulife Case Manager will factor in your previous work experience, education, and training to determine if there are alternative occupations that you would be capable performing within your medical restrictions and limitations. A Transferable Skills Analysis (TSA) will be conducted by Manulife to determine if there are any occupations that would fall within the criteria indicated. If an occupation (s) is identified, you will not be eligible for Phase II LTD benefits. **Please note** that these identified occupations may not be available within Rocky View School Division.

## Who is responsible for the fees for the completion of the medical documentation?

You are responsible for paying all costs associated with the completion of the APS as well as any additional information requested as part of the initial adjudication of Phase I LTD benefit entitlement. You can submit these expenses for coverage through the Health Care Spending Account.

Once the Phase I LTD claim has been accepted, Manulife Financial will be responsible for any costs that result from either Phase I and Phase II LTD case management recommendations.

## Is my medical information confidential?

Yes. Only authorized, Manulife personnel, and designated health care providers have access to your medical information. Medical information is **always** considered confidential and regular status updates about your abilities and limitations will **only** be shared with the Rocky View Schools Occupational Health Nurse, who is bound to confidentiality through a professional designation. This information will only be used by the Occupational Health Nurse to ensure a comprehensive understanding of your disability and how Rocky View Schools can best support you during your period of disability and your return to work. You will be asked to provide signed consent for the communication and exchange of this information, which is contained in the LTD application package.

## What happens to my other benefits while I am on Phase I and Phase II LTD?

All of your benefits will continue on the same cost-sharing basis as prior to your disability, with the exception of optional employee life and optional AD&D coverage (if applicable). Coverage for both of these benefits will remain in force; however premiums will be waived for the duration of Phase I and Phase II LTD.

At Annual Enrolment, if you are still on LTD, your Health and Dental benefits will be changed to the base flex options. (Option 3 – Prescription drugs, paramedical and dental; Option 2 – Vision)

Manulife Financial will deduct the appropriate amount directly from the monthly Phase I and Phase II LTD payment.

## What happens to my pension while I am on Phase I and Phase II LTD?

You are still responsible to pay the employee portion of the pension while on Phase I and II LTD. Manulife Financial will deduct this amount from the Phase I and II LTD benefit.

## Will I still have a HCSA when I am on disability?

While you are receiving **Sick Leave** benefits, HCSA benefits will continue. If you are on **Phase I or Phase II LTD** benefits, these benefit payments are not included in the 1% of earnings for HCSA funding. If you are on disability at the Annual Enrolment, you will receive the fixed portion of the flex credits which will be allocated to the HCSA. You may continue to claim HCSA receipts but you will not receive new credits (based on the % of gross annual earnings) until you return to work. If your actual earnings differ from the estimated credits due to your leave, an adjustment will be made in the following year's credits.

## What income sources will reduce my LTD benefit amount?

Your disability benefit will be reduced by the amount received from these sources:

- Canada Pension Plan (CPP)
- Workers' Compensation
- Automobile or general liability benefits
- Sick leave benefits
- 50% of earnings received from an approved rehabilitation plan

Your LTD benefit will be further reduced if you are in receipt of any income, from the sources stated above and those listed below, that in combination with your LTD benefit exceed 85% of your pre-disability monthly earnings (all source maximum). The reduction is the amount by which this total exceeds the 85% all source maximum.

- The LAPP pension plan;
- Benefits another member of your family is entitled to on the basis of your disability under the Canada Pension Plan or Quebec Pension Plan that are paid directly to the Employee;
- Self-employment
- Disability benefits under a plan of insurance available through an association;
- Earnings or payments from any employer, including severance payments, salary in lieu of notice, disability benefits, vacation pay and any other retirement (pension) benefits.

The balance of any earnings received from an approved Rehabilitation Plan or Partial Disability is not used to further reduce the Phase I and II LTD benefit unless that balance, together with the your income from this plan and the other income listed above, would exceed 100 % of the your monthly earnings before you became disabled. If it does, the benefit is reduced by the excess amount.

Cost-of-living increases to the Canada Pension Plan (Quebec Pension Plan) that take effect after the benefit period starts are not included.

## When will my LTD benefits terminate?

Phase I and Phase II LTD benefits will terminate the earliest of:

- The date that you ceases to meet this benefit's definition of Totally Disabled;
- The date that you do not supply Manulife Financial with the appropriate medical evidence to document a total disability;
- The date that you do not attend a medical, psychiatric, psychological, educational and/or vocational examination or evaluation by an examiner selected by the 3rd party disability management service provider
- The date that you reach the age of 65; or
- The date that you die.

## Need more help?

Refer to your Benefit Plan booklet for a more complete description of the LTD benefit.

You may also contact the Rocky View Schools Benefits Department at (403) 945-4048 or [benefits@rockyview.ab.ca](mailto:benefits@rockyview.ab.ca).