

APPENDIX A LONG-TERM DISABILITY PLAN (L.T.D.P.)

Participation in the Long-term Disability Plan shall be a condition of employment for each faculty member engaged on or after September 1, 1969. Long-term Disability Plan Insurance and/or coverage lapses automatically without notice and without payment in lieu of notice at the end of the month in which a member of the Association attains the age of 65.

- A. The University's sole obligation with respect to long term disability benefits is to pay the cost of the premiums for the L.T.D.P.
- B. During any period of total disability due to sickness or accident, the University will continue to pay the total Life Insurance premium for six months for the basic coverage of two times salary, and its share of the premium for the supplementary two times salary coverage; the faculty member will pay to the University their share of the premium for the supplementary coverage for the six month period. After six months, a waiver of premium clause continues this coverage.
- C. During any period of total disability due to sickness or accident, the University will continue to pay the premiums for medical and hospital insurance, the L.T.D.P. and the Dental plan.
- D. In the case of a faculty member of the L.T.D.P. who is absent from work because of a continuous total disability due to sickness or accident lasting more than 66 working days:
 - 1. their regular monthly salary will be paid by the University for a period spanning the first 66 working days of total disability; and
 - 2. thereafter, their salary shall cease and, provided the member has applied for and obtained long term disability benefits, the member shall, effective the 67th working day of total disability, receive from the insurer a monthly benefit of 80 percent of their regular monthly salary, to a maximum of \$12,000, at the commencement of the total disability. In addition, there is provision for an annual cost of living adjustment for those continuing to receive benefits. These benefits will continue until recovery, death, retirement, or age 65, whichever comes first.

The above monthly maximum benefit is effective July 1, 2016. Effective December 1, 2021, the benefit amount shall be increased to the lesser of \$14,000 and 80% of Insured earnings for new claimants.

- 3. while they are receiving monthly benefits from the outside insurer as per 2. above, the University will pay the faculty member's contribution to the Pension Plan in addition to the University's matching contribution.

4. upon their return to work, the benefit provided in 2. above will cease and their regular salary from the University will be resumed.
 5. should there be a recurrence of the same or causally related total disability as determined by the insurer, within six months of their return to work, their salary will cease and the insured benefits will resume with no waiting period. An unrelated total disability, or a recurrence after six months from the date of return to work after a previous disability, is not a recurrence of the same or causally related sickness or disability for the purposes of this section 5.
 6. a member recovering from a long term disability and capable of returning to work from the L.T.D.P. will have their salary adjusted by any across the board increases which occurred during the member's leave. It is agreed and understood that the member is not entitled to CDI or Merit Increments during the period of their leave.
- E. “Total disability” means substantially the following: the complete inability to perform any and every duty of their regular occupation during the first three years of disability; thereafter, they are considered disabled if unable to engage in any substantially gainful occupation for which they are qualified by reason of education, training or experience.