

Benefits at a Glance – Long Term Disability (LTD) Plan Edmonton Fire Fighters’ Union

Coverage	Benefit Description
Waiting Period	<ul style="list-style-type: none"> • Permanent or probationary employees who are not yet 60 years of age are eligible to participate in the Plan upon completion of one year of continuous employment. • If an employee is absent from work on the date they would have been eligible to participate in the Plan they are not eligible until they have returned to work for a period of at least 10 consecutive working days. Members, who work 10 and 14 hour shifts averaging 42 hours per week, will be required to return to work for a period of 8 consecutive shifts. • If an employee is absent from work during the waiting period due to a personal disability for one complete pay period or more, the waiting period is extended by the number of days absent. The employee may be required to undergo a medical assessment prior to joining the LTD Plan so that any pre-existing conditions might be documented. • If an employee is absent from work during the waiting period due to an approved leave of absence without pay for one complete pay period or more, the waiting period is extended by the number of days absent.
Premiums	<ul style="list-style-type: none"> • Employees pay 100% of the premiums through payroll deduction.
Elimination Period	<ul style="list-style-type: none"> • A member is eligible for LTD benefits once they have exhausted their benefits under the Short Term Disability Plan, unless the disability is recurring.
Eligibility for Benefits	<ul style="list-style-type: none"> • The Plan Adjudicator (Great West Life) determines eligibility for LTD benefits, including the member’s ability to perform alternative employment. • A member who leaves the Edmonton area while in receipt of LTD benefits without obtaining the prior approval from the City or the Plan Adjudicator will not be entitled to receive benefits for the period that the employee is outside the Edmonton area.

Coverage	Benefit Description
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Definition of Disability

- For the first 24 months, LTD benefits will be paid if the member is completely unable to perform the duties of his/her regular position due to a personal non-occupational disability.
 - For members in Fire Operations and Investigation this means that the member is unable to perform those duties of their regular position which regularly occupy 60% of their firefighting or investigative duties, also know as emergency ground operations, at fire or emergency scenes.
 - For members not in Fire Operations or Investigation, this means that the member is unable to perform those duties of their regular position, which regularly occupy 60% of the member’s workday.
- After 24 months, LTD benefits will continue to be paid only if the disability prevents a member from engaging in any occupation for compensation or profit for which the member is reasonably suited by reason of training, education and experience. This means an occupation, which provides the member with minimum gross earnings equal to 50% of their regular rate of pay.

	<u>Annualized Regular Rate of Pay</u>	<u>LTD Benefit</u>
Benefit Amount	\$45,000.99 or less	60% of Annualized Regular Rate of Pay
	\$45,001 to \$50,000.99	58% of Annualized Regular Rate of Pay
	\$50,001 to \$60,000.99	56% of Annualized Regular Rate of Pay
	\$60,001 to \$70,000.99	54% of Annualized Regular Rate of Pay
	\$70,001 or more	52% of Annualized Regular Rate of Pay

Benefit Payment Adjustments

- The LTD Advisory Board reviews the financial performance of the Plan on an annual basis. Depending on the financial position of the Plan, the Board may recommend a yearly adjustment to LTD benefit payments to the Plan Administrator.

Maximum Benefit

- \$5,000 per month

Taxability

- The LTD benefit payment received by the member is not taxable.

Benefits Offsets (Reduction)

- The LTD benefit amount is reduced by the amount the member may be entitled to receive from the following sources:
 - Canada Pension Plan and/or Quebec Pension Plan disability payments, excluding those disability benefits payable on behalf of the member’s dependents
 - monthly income payable as a result of the member’s disability from any plan not personally contracted for by the member
 - other disability benefits payable as a result of Provincial or Federal legislation
 - monies received from the Crimes Compensation Board if related to the disability
 - monies received from self-employment unless approved under the rehabilitation program

Coverage	Benefit Description
<p>Benefit Duration</p>	<ul style="list-style-type: none"> • Benefits cease at the earliest of the date the member: <ul style="list-style-type: none"> • reaches age 60 (normal retirement age); • is no longer disabled; • passes away; • is laid off (this does not apply to members who were eligible to receive LTD benefits prior to the notice of layoff and the disability continues past the effective date); or • employment is terminated (unless engaged in approved rehabilitative employment with another employer).
<p>Coverage Under Other Benefit Plans</p>	<ul style="list-style-type: none"> • For the first 24 months, the member will continue to participate in the Group Life, Dental, Supplementary Health Care, and Alberta Health Care Plans. <ul style="list-style-type: none"> - The LTD Plan will pay the member's contributions. - Regular deductions for Union and Charitable Assistance dues shall be deducted from the member's LTD benefit. - Member will continue to be eligible to receive service pay, bus pass, tool allowance, telephone allowance and uniform cleaning allowance. • After 24 months, coverage under Alberta Health Care, Supplementary Health Care and Dental Plans continues if the member opts to continue such coverage. <ul style="list-style-type: none"> - Member will continue to participate in the Group Life Plan. - The LTD Plan will pay the member's contributions. • Participation in the Local Authorities Pension Plan and the Fire Fighters' Supplementary Pension Plan continues for as long as the member is in receipt of LTD benefits. <ul style="list-style-type: none"> - The LTD Plan will pay the member's contributions.
<p>Rehabilitation Program</p>	<ul style="list-style-type: none"> • A member may be required to engage in rehabilitative employment and/or training during the first 24 months of receiving LTD benefits. • Rehabilitative employment with the City may result in LTD benefits being reduced to 50% of the amount by which the member's pre-disability bi-weekly rate of pay exceeds the regular rate of pay of any alternative employment. • Rehabilitative employment with an employer other than the City may result in LTD benefits being reduced to 50% of the amount by which the member's pre-disability bi-weekly rate of pay exceeds the average bi-weekly income from outside employment. • In no case will the resulting amounts be less than the LTD benefit received prior to the rehabilitative employment, nor greater than the member's pre-disability regular rate of pay (adjusted by any negotiated increases).

Coverage	Benefit Description
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Recurring Disability

- Successive periods of disability after the member returns to **work for the City**, separated by less than **120 calendar days** due to **causes related** to the earlier disability, will result in the immediate re-commencement of LTD benefits. The benefit will be based on the regular rate of pay on the date the second period of disability began provided the second period of disability covers 10 working days or more, and is **not** fully covered by the Short Term Disability Plan.
- Successive periods of disability after the member returns to **work for the City**, separated by less than **20 calendar days** due to **causes unrelated** to the earlier disability, will result in the immediate re-commencement of LTD benefits. The benefit will be based on the regular rate of pay on the date the second period of disability began provided the second period of disability is **not** fully covered by the Short Term Disability Plan.
- Successive periods of disability after the member returns to work in **approved employment with another employer**, separated by less than **180 calendar days due to causes related** to the earlier disability, will result in the immediate re-commencement of LTD benefits. The benefit will be based on the regular rate of pay on the date the second period of disability began.
- Successive periods of disability after the member returns to work in **approved employment with another employer**, separated by less than **30 calendar days due to causes unrelated** to the earlier disability, will result in the immediate re-commencement of LTD benefits. The benefit will be based on the regular rate of pay on the date the second period of disability began.

Limitations and Exclusions

- LTD benefits will not be paid during any period, which the member is not under the care of a legally licensed physician or psychiatrist.
- The member must obtain approval from the Plan Adjudicator (Great West Life) if the physician is not licensed to practice medicine in Canada.
- No long term disability benefits are payable for a period of disability which commences during the first 12 months of participation if:
 - the disability results directly or indirectly from an injury or illness for which medical treatment was received or prescribed drugs were taken in the 180 day period prior to participation in the LTD Plan.

The Long Term Disability Plan is not provided through a contract of insurance. For this Plan, the benefits are payable from premiums, interest or investment earnings, reserves and an excess of revenue over expenditures.

This summary provides general information only. The terms and conditions of the collective agreement take precedence.

January, 2011

