

Benefits Digest!

What is the purpose of Long Term Disability Insurance?

LTD insurance provides members with a financial safety net. The insurance provides you with income and pension plan protection if you are absent from work for long periods of time as a result of illness or injury. The plan reduces the financial vulnerability most members face when confronted with a loss of income during a lengthy illness or injury.

Why do I need LTD insurance?

Although the number of people who apply for LTD benefits is relatively low, the claims normally have a high dollar value. In Ontario, for example, two to three percent of the teachers in some areas will receive LTD benefits at some point in their career. Disability is unpredictable. Serious illness may attack the most health conscious members, and even the most cautious people may suffer a disabling accident. The risk of disability is real! Disability can strike at any age, and any time.

- 1 in 3 Canadians will develop some form of life threatening cancer
- 1 in 2 Canadians will suffer from heart disease
- 95 percent of heart attack victims and 75 percent of people who experience a stroke, and survive the initial event are left with some form of disability
- over 45 percent of the new LTD claims received from the education sector fall into the mental/nervous and stress-related categories. According to recent studies conducted by the Canadian Institute of Actuaries, the incidence of mental/nervous and stress-related claims in education is 50 percent higher than the Canadian workforce
- the average duration of an LTD claim is greater than 3 years



Nathan Klaassen
Benefits Officer

How do I Qualify for LTD?

Under our LTD contract a member would be considered disabled if during the initial assessment period they were unable to perform the significant duties pertaining to their specific assignment due to illness or injury.

Our initial assessment period is the waiting period of 120 calendar days, or later expiration of sick leave, plus the next 24 months of disability. If after the initial assessment period a member is unable to be gainfully employed, because of illness or injury, that member would continue to be considered disabled. As long as a member is under the continuous active care and treatment of a duly qualified physician, a benefit will be paid for as long as they remain disabled and are eligible for benefits.

Who Do I Contact to File a Claim?

To make a claim you must obtain a member Claim Submission Guide from Nathan Klaassen at the SCETF Office and follow the instructions. From time to time, other forms will be sent to you for completion.

When Do I Make a Claim?

If you are under the continuous active care and treatment of a duly qualified physician and they recommend you take a medical leave please contact Nathan Klaassen at the SCETF office immediately in order to ascertain when you should file an LTD claim.

Have you, your spouse, or your child (up to age 25), been diagnosed with cancer or have had a cancer reoccurrence? Call Nathan Klaassen at 728-2888 and ask about our CAREpath Cancer Navigation Program.