



NSTU LONG TERM DISABILITY PROGRAM

The NSTU Group Insurance Trustees want to take this opportunity to provide the NSTU members who participate in the Long Term Disability Program with a “refresher” on some of the benefits offered through this program.

First, we wish to remind members that the employer contributes 50% of the monthly premium for all members holding an NSTU Long Term Disability policy (some members have grand-fathered cost sharing). With this cost sharing arrangement, this program is more affordable for all members. If you would like more information with respect to the Long Term Disability Program, please contact Johnson Inc. at the numbers listed below.

As a brief summary, the coverage available under the Long Term Disability Program is as follows:

- ◆ 70% of gross monthly salary at time claim commences.
- ◆ For long term claims, benefits will be reduced by Teachers' Pension, and/or Canada Pension.
- ◆ Rehabilitation Benefit included.
- ◆ Elimination Period of 90 calendar days, or accumulated sick leave, whichever is greater.
- ◆ Benefits payable to age 65.

Every member of the NSTU Long Term Disability Program is automatically enrolled in the Hospital Cash Program, which is subsidized by the NSTU Group Insurance Trust Fund. This coverage provides a daily benefit of \$20 to an insured member when he/she is in hospital for at least four (4) days and under the care of a physician. Complete descriptions of both the Long Term Disability and Hospital Cash Programs are contained

in the Group Insurance Profile.

WHEN ARE YOU CONSIDERED “TOTALLY DISABLED”?

“Total disability” means you are wholly and continuously disabled due to illness or bodily injury and, as a result, you are not physically or mentally fit to perform the essential duties of your normal occupation during the qualifying period and the succeeding 24 months. After this time, you will still be considered totally disabled provided you are unable to perform the essential duties of your normal occupation and any other occupation:

- a) For which you are, or may become fitted, by education, training and/or experience.
- b) For which the current monthly earnings are 75% or more of the current monthly earnings for your normal occupation.

WHEN SHOULD YOU CONTACT JOHNSON INC. ?

Please do not wait until your accumulated sick leave expires to contact Johnson Inc.! While an application does not normally get sent to Manulife until 3 months before sick leave expires, it is important that your application be submitted early in order to avoid undue delay in processing the information. If you have been on accumulated sick leave for 20 or more consecutive days, and even if you may be expected to return to work prior to expiry of your accumulated sick leave, please contact the Claims Specialist at Johnson Inc., at 902-453-9522 or 1-877-303-1399 (toll-free).

If you feel you could benefit from some assistance with your return to health and return to work, the NSTU has established an Early Intervention Program for members. You may contact the Early Intervention Program at 902-477-5621 or 1-800-565-6788 (toll-free) to speak to the Early Intervention Program Manager or Case Coordinator to determine if this program may be of assistance to you.

HOW DO YOU APPLY?

Application forms may be obtained from the Claims Specialist at Johnson Inc. It is important that all instructions be followed closely and all information requested be completed to avoid delay in processing your claim.

ARE LONG TERM DISABILITY BENEFITS AFFECTED BY OTHER INCOME?

Long Term Disability payments will be reduced by other income you may be entitled to receive from the following sources. If eligible, a member must apply for the following:

- a) Disability or Retirement Provisions payable under the Canada Pension Plan (CPP), excluding benefits payable to the employee on behalf of his/her dependents.
- b) Disability Benefits payable under the Teachers' Pension Plan (TPP).

Depending on the date you apply and receive disability benefits from CPP and/or TPP, there may be a retroactive pension payment. A retroactive payment is paid by CPP and/or TPP to reimburse the insurance company for Long Term Disability Benefits paid

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to you since the end of the qualifying period. Members should be aware that the full amount of the retroactive payment may be owed to the insurance carrier. Because CPP and/or TPP pension payments may have income tax withheld, and because the insurance company is entitled to the gross amount of the pensions, a member may have to reimburse the carrier for the amount of tax withheld by TPP and CPP.

In order to request a reduction in the tax deducted from the CPP or TPP, application may be made to the Canada Revenue Agency by calling General Enquiries at 1-800-959-8281. In addition, forms for requesting tax deductions may be accessed through the Internet at www.cra-arc.gc.ca and by searching for the T1213 Form. Members may also request this form from Johnson Inc.

ELIGIBILITY

For members who have high years of pensionable service, approaching retirement within the next one to two years and have maximum sick leave entitlement, you may wish to review as part of your on-going financial planning the pros and cons with respect to continued participation in the NSTU Long Term Disability Program. Before you consider any changes with respect to your coverage, we recommend and encourage you to contact Johnson Inc. to discuss what options may be available to you.

The Group Insurance Trustees understand that applying for Long Term Disability Benefits can be a very confusing process which is further complicated by any illness you may be suffering. To further help you with access to information, the NSTU has developed “The Teachers’ Guide to Disability Benefits”. This booklet is provided to all new claimants. If you have any questions, we encourage you to contact Johnson Inc. to assist you through this sometimes-difficult process.

Should you have any questions with respect to your Long Term Disability Benefits, please contact the Claims Specialist at Johnson Inc., at 902-453-9522 or 1-877-303-1399 (toll-free).