

# Long Term Disability (LTD) Benefits



## Supporting Members

A monthly income benefit for eligible Members unable to work due to an illness or injury.

- 70% of pre-disability earnings
- Taxable benefit; this means taxes will be deducted
- To age 65 or when you reach 35 years of pensionable service

## Application Deadline

Your complete LTD application, including (1) your signed authorization form, (2) Employer form and (3) medical proof of disability must be submitted to Desjardins within 180 days of your last day worked (120-day elimination period plus 60 days) even if you are receiving WorksafeBC, ICBC or sick pay benefits.

**Even if you are currently receiving other benefits or plan to return to work soon, you must apply for LTD benefits within the 180-day deadline as you may not be able to return to work as planned, and other benefits may stop.**

## Next Steps

Within 2-3 weeks, a Desjardins' LTD Claims Specialist will contact you for a phone interview. You may be asked about any treatment updates, other sources of income, and how your illness or injury impacts how you perform your regular job duties and activities of daily living. Following the interview, an LTD claims decision is expected within 10 business days. However, if more information is needed Desjardins may contact your doctor or set up an independent medical assessment.

## First LTD Payment

If your LTD claim is accepted, your Core LTD benefits start 120 days after your last day worked, and your first LTD payment should be issued by the end of that month. Note that the summer month(s) are not counted towards the 120 days for 11-month and 10-month workers.

## Questions?

Call Desjardins Insurance 1-800-263-1810 (option #1, then option #4, policy number 64090L) or go to [www.pebt.ca](http://www.pebt.ca) and click on ' Learn about Long Term Disability Benefit'.

# Long Term Disability (LTD) Benefits Frequently Asked Questions

## **1: AM I REQUIRED TO APPLY FOR LTD IF I AM ALREADY RECEIVING BENEFITS FROM WORKSAFEBC OR ICBC?**

**A:** Yes. Eventually you may still need LTD benefits particularly if your WorksafeBC or ICBC benefits stop, and you are unable to work. Your completed LTD application must be sent to Desjardins within 180 days of your last day worked.

## **2: WHAT HAPPENS TO MY HEALTH AND DENTAL BENEFITS DURING LTD?**

**A:** For the first two years of your LTD claim, the PEBT Core LTD Program covers your cost to continue extended health and/or dental benefits provided through the PEBT and administered by Pacific Blue Cross (PBC). You must have been enrolled and had coverage in place immediately prior to becoming disabled to be eligible for this benefit. The PEBT will reimburse your school district directly for these costs.

## **3: IF POSSIBLE, WILL DESJARDINS HELP ME TO RETURN TO WORK WHILE I AM RECEIVING LTD?**

**A:** Yes, assisting with your return to health and work is a priority of your LTD Claims Specialist. This may include arranging treatment, rehabilitation, return-to-work programs and even retraining if necessary. More than half of Members who receive LTD eventually return to work.

## **4: HOW OFTEN IS LTD PAID?**

**A:** If your LTD benefits are approved, you will be paid once per month. If you are a 10-month worker, then you are not paid for the summer months during the first two years. If you are an 11-month worker, you are not paid for one month during the summer.

## **5: IF I BECOME DISABLED WHEN I AM NOT AT WORK DURING THE SUMMER MONTHS, WHEN DOES THE 120-DAY ELIMINATION PERIOD BEGIN?**

**A:** The 120-day elimination period for eligible Members who become disabled when they are not at work during the summer or winter months begins on the first day of the month following the off-work period.

## **6: CAN I RECEIVE SICK PAY AND LTD AT THE SAME TIME?**

**A:** You must apply for LTD benefits on time even if your school district/union permits you to continue receiving sick pay. If your LTD claim is accepted, you would receive a \$50.00 LTD payment per month while you are receiving sick pay.