

LONG TERM DISABILITY PLAN

PLAN MEMBERSHIP

An employee must join the plan after 30 days of continuous employment. The diocese pays the cost of providing this coverage. The employee, however, will have to pay a small premium to a prior plan, by payroll deduction.

WHEN BENEFITS ARE PAYABLE

An employee is eligible to receive LTD benefits having been continuously sick or disabled and unable to work, for a period of 119 days. LTD benefits continue until the employee is no longer disabled, reaches age 65, retires or dies, whichever occurs first.

THE MONTHLY BENEFIT

☐ The monthly benefit payment is taxable, and is calculated as 60% of an employee's monthly salary. The maximum monthly benefit receivable is \$10,000. The benefit from the LTD plan will be reduced by:

☐ Any disability received from another plan, including the Canada/Quebec Pension Plan (CPP/QPP) and Workers' Compensation

☐ 60% of the value of Church housing or housing allowance provided during disability.

☐ The member's pension will continue to accrue on the member's pensionable earnings during the 12 months preceding the month in which the disability commence. No contributions are required from either the member or the diocese.

☐ An employee who is enrolled in the Group Health and Dental plans and starts to receive LTD benefits will have to pay the full premium (both employee and employer portions).

PAYMENT OF THE LTD BENEFIT

The benefit will be paid monthly in arrears, by direct deposit to the employee's bank account subject to tax deductions.

HOW TO CLAIM LTD BENEFITS

Claim forms are available from the Synod office. All sections must be completed by the member, the member's doctor and the employer before the claim can be considered for payment. The employee may be required to undergo an independent medical examination, at no cost to the employee.

PLAN ADMINISTRATION

The Pension Office Corporation (of the Anglican Church of Canada) is responsible for the day-to-day administration of the LTD Plan, call or write to:

The Pension Office Corporation Tel: (416) 924-9192

80 Hayden Street Toll-free: 1-800-265-1070

Toronto, ON Fax: (416) 968-7689

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CHECK THE WEBSITE FOR INFORMATION AND FORMS: <http://www.anglicanpension.ca/>