



# Long Term Disability Plan Administrative Guide

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January 2019

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## Foreword

The descriptions and instructions on the following pages have been prepared as a guide to be followed in the administration of The Manitoba Teachers' Society Long Term Disability Benefits Plan. These instructions should not be construed as changing or extending any of the benefits of the Plan.

For any assistance you may require in administering this Plan please contact:

Manitoba Teachers' Society Disability Benefits Plans  
101 – 2639 Portage Avenue  
Winnipeg, MB R3J 0P7  
Tel: 204-957-5330 or toll free at 1-866-504-9373  
Fax: 204-957-5347 or toll free at 1-866-216-9014  
Email: [info@mbteach.org](mailto:info@mbteach.org)  
[www.mbteach.org](http://www.mbteach.org)

## Objective of the Plan

The Plan is dedicated to assisting eligible members through periods of disability in a manner that will attempt to assure, in a consultative approach, maximum rehabilitation both medically and vocationally to assist the eligible members, when possible, to return to work, while providing the disabled member with the financial security at a cost that is reasonable to the premium-paying member.

## **SECTION 1 - Eligibility/Enrollment Requirements**

Eligibility and enrollment requirements vary by classification of employee. In addition, those employee classifications that are included for coverage vary by school division. If you are unsure which employee groups are insured in your school division, please refer to Section 8 of this document for a complete listing of Eligible Employee Groups by division. If additional clarification is required, please contact:

Ralph Ramore, DBP/EAP Administrator at 204-957-5330

or

Glen Anderson, Staff Officer – Benefits at 204-888-7691.

### **For Teachers**

In order to be eligible to enroll in this plan, a teacher must satisfy all of the following conditions:

1. The teacher must be an active member of The Manitoba Teachers' Society. Substitute teachers are not an eligible employee group covered under this Plan;
2. The teacher must be employed in a contract, or a series of contracts, the duration of which totals 40 or more consecutive working days in a school year. In cases where the teacher's term contract does not specify duration of employment, the teacher will become eligible for coverage commencing with the 41<sup>st</sup> working day of employment;
3. The teacher must be employed at a minimum of 0.3 of full-time; and
4. The teacher must not be in receipt of a pension from the Teachers' Retirement Allowances Fund (TRAF).

### **For Other Employee Groups**

In order to be eligible to enroll in this Plan, other employee groups must satisfy all of the following conditions:

1. The other employee groups must be members listed as being eligible for coverage as outlined in Section 7, Eligible Employee Groups; and
2. The other employee groups must be employed on a regular basis and must work a minimum of 50% of normal full-time hours for the classification of employee to which the employee belongs.
3. The employee must be employed in a contract, or a series of contracts, the duration of which totals 40 or more consecutive working days in a school year. In cases where the employee's term contract does not specify duration of employment, the employee will become eligible for coverage commencing with the 41<sup>st</sup> working day of employment;

## **SECTION 2 – Enrolling New Employees**

All new employees who meet the eligibility requirements listed in Section 1 and employee groups as detailed in Section 8 must be enrolled in the Plan as a condition of employment. As soon as eligibility is confirmed, proceed through the enrolment steps shown below. For all employees (teachers and other employees) signed to contracts of unspecified duration, make certain to diarize a reminder to enroll those employees commencing with the 41<sup>st</sup> working day of employment.

### **Enrolment Procedure**

1. Give the employee an overview explanation of the Plan and answer any questions and/or direct them to the Disability Benefits Plans web site at [www.mbteach.org](http://www.mbteach.org) to review an electronic copy of the Plan Document.
2. Advise the employee when a premium deduction will be made from their pay and how it is calculated.

### **Late Enrolments**

Coverage is compulsory for all new eligible employees. However, coverage has not always been compulsory and there may be employees in your division/district who are not currently enrolled. These employees may become enrolled on a "late entrant" basis, but coverage is not guaranteed. The following procedure must be followed before coverage is activated:

1. Have the employee contact the DBP/EAP Administrator to initiate the process to determine eligibility for coverage.
2. Wait until you receive advice from The Manitoba Teachers' Society Disability Benefits Plan as to whether the employee has been accepted or rejected:
  - a. If accepted, enroll immediately;
  - b. If rejected, we will advise the employee and the employer accordingly.

### **Effective Date of Insurance**

Coverage for new employees meeting all the conditions of eligibility is effective from their first day of active employment with an Employer. If an employee is absent from work, for any reason, on the date their employment was set to commence, then coverage under this Plan will not take effect until the employee first reports to active work. Coverage for employees who meet all conditions of eligibility, but who are signed to contracts of an unspecified duration, is effective on the 41<sup>st</sup> working day of employment. Coverage for late entrants is effective on the date The Manitoba Teachers' Society Long Term Disability Benefits Plan advises in writing that the application has been accepted.

Should the Disability Plan determine that coverage terminates due to a non-disabling injury or illness or non-payment of premiums (in accordance with the Plan Document), The Plan will notify you that the employee must return to active employment for a period of 20 working days to re-establish coverage. Premiums should not be collected until the 21<sup>st</sup> day of active employment.

### **SECTION 3 - Termination of Insurance**

Once enrolled, coverage remains compulsory as long as an employee continues to remain eligible. Coverage must be terminated however in any one of the following circumstances:

1. If the employee ceases to be eligible according to all the conditions of eligibility, as listed in Section 1 of this Administrative Guide.
2. 80 regular working days prior to the employee's 65<sup>th</sup> birthday.
3. For employees who contribute to the Teachers' Retirement Allowances Fund (TRAF), at the end of the month, in which the employee turns age 60 and accumulates 30 years of pensionable service. Divisions are advised of those teachers who are no longer eligible for insurance coverage and who should not be deducted insurance premiums. Teachers are also notified of this change.
4. On the date that employment terminates, except that for a teacher whose employment terminates on June 30<sup>th</sup> for reasons other than retirement, coverage is extended until August 31<sup>st</sup> of the same year.
5. On the date the employee retires.
6. On the date the employee fails to pay all the required premiums.
7. On the date an employee is granted a leave of absence by the employer for either a type of leave or duration of leave not considered eligible under the terms of this Plan.
8. In the case of a non-teaching employee who is laid off on June 30<sup>th</sup>, and the date of recall falls after the commencement of the subsequent fall term, coverage will terminate effective with the June 30<sup>th</sup> layoff and shall not be reinstated until the employee returns to active employment.

## **SECTION 4 - Leaves of Absence**

If an employee is granted a leave of absence for less than 24 months, then coverage must be continued for the duration of that leave. During such leaves employees must make arrangements with their employer to ensure ongoing collection of premiums for the duration of the leave.

Note 1: Insurance will terminate on the date that an employee, on a leave of absence, becomes substantially employed, by an employer. Long Term Disability Benefits Plan coverage will terminate at the date that employment begins. Any premium pre-payments made for the period following employment should be refunded to the employee. It is the employee's responsibility to advise their employer of any change to their employment status during a leave of absence.

Note 2: If an eligible leave is extended past the maximum duration of 24 months, coverage is terminated as soon as the extension is granted. Exception: full coverage shall be maintained and premiums must be paid for the duration of a teacher assignment with the Department of National Defense

Note 3: No benefits are payable during any approved periods of leave.

### **Examples of approved leaves of absence:**

- Maternity/Paternity Leave
- Personal Leave
- Educational Leave
- Department of National Defense Leave

## SECTION 5 - Premium Collection and Remittance

When in receipt of benefits from the Long Term Disability Benefits Plan, a claimant is not required to pay any ongoing Plan premiums, except those claimants who are in receipt of part time employment income. In those situations, the claimant shall have deducted at source the applicable premium applied to their part time employment income only.

If a division has the pre-tax dental in the Collective Agreement, the employee should pay premiums on the taxable portion of salary only (taxable before TRAF deduction/contribution).

Premiums for the current month are deducted from payroll processed at the end of that month. It is very important that Long Term Disability Benefits Plan receives these premiums as soon as possible in the following month along with a list of covered employees. Premium calculation must be done for every eligible employee group (i.e. Teachers, Admin, Clerical, etc.). We will confirm the applicable rate for each employee group every June.

### Completing the Remittance Form

Premiums must be submitted on a monthly basis and with each submission, a Remittance Form found on the MTS Employer Portal needs to be completed and uploaded. A sample of the Remittance Form can be found on MTS Employer Portal.

Steps in completing Remittance form:

1. Each employee group must be itemized separately showing the total number of insured and their premium calculated by multiplying their total monthly payroll by the applicable premium rate.

Employee Category	No. Insured	Monthly Payroll	DBP Premium Rate	Monthly Premium
Teachers				
Admin/Clerical				
Education Assistants				

2. Retro-Active Salary Adjustments – Premiums calculated on retro-active salary adjustments are listed separately on the Remittance Form. Each employee group must be itemized separately showing the total number of insured and their premium calculated by multiplying their total retro-active payroll adjustment by the applicable premium rate.
3. Prepayments – Are used to collect premiums from employees on eligible leaves of absence (i.e. Maternity/Personal Leave, etc.). Premiums for employees on leave are calculated by applying the applicable premium rate to their annual salary and then dividing by 12 to arrive at a monthly value. This premium amount then is reported for each employee on leave under the Prepayment Section on page 2 of the Remittance Form. The total monthly premium for all employees on leave is then recorded in column E of the Remittance Form.



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4. Adjustments – Any adjustments made to previously reported premiums should be outlined under the Adjustment Section on page 2 of the Remittance Form. The total monthly premium adjustment (+/-) for all employees is then recorded in column E of the Remittance Form. This section does not apply to adjustments resulting from retro-active salary changes.

### **Long Term Disability Plan premiums must NOT be combined with Short Term Disability Plan premiums**

#### **Important:**

A list of premium payers indicating members in good standing should be developed and be accessible to the Long Term Disability Benefits Plan.

## **SECTION 6 – Communicating with The Plan**

### **Notification:**

It is very important that The Manitoba Teachers' Society Long Term Disability Benefits Plan receives early advice about the commencement of disability of an insured employee. As soon as a covered employee has been absent from work for a period of 10 consecutive working days, or working a reduced full time equivalency a Disability Notification Form should be completed on the MTS Employer Portal.

Please note, that without exception, Notifications should be sent for any covered employee who has been away from regular employment for greater than 10 working days; including those who may be entitled to, or in receipt of MPI, Workers' Compensation, or other wage replacement benefits.

### **Change in Employment Status:**

Should any employee, for whom you have previously submitted a Notification, Returns to Work (either on a full time or part time basis), begins a leave of absence, retires or in some other way changes their employment status please advise The Disability Benefits Plan immediately through the MTS Employer Portal.

### **Communication with The Disability Benefits Plan**

In order to ensure accurate information at the outset of a claim, The Disability Benefits Plan may contact you to verify employee information (salary, last day paid, step/class, etc.). This information will then be used to calculate a claimant's entitlement to benefits. The employer will then receive correspondence from The Manitoba Teachers' Society Disability Benefits Plan when a claim has been accepted. The Disability Benefits Plan will also advise the employer when the claim has been closed with an effective date (date of closure).

## SECTION 7 - Eligible Employee Groups

<b>Employer</b>	<b>Eligible Employee Groups</b>
Beautiful Plains School Division	Teachers Administration/Clerical
Border Land School Division	Teachers
Brandon School Division	Teachers Administration/Clerical
Division Scolaire Franco-Manitobaine	Teachers
Evergreen School Division	Teachers
Flin Flon School Division	Teachers
Fort La Bosse School Division	Teachers Administration/Clerical Education Assistants
Frontier School Division	Teachers
Garden Valley School Division	Teachers
Hanover School Division	Teachers
Interlake School Division	Teachers
Kelsey School Division	Teachers
Lakeshore School Division	Teachers Administration/Clerical
Lord Selkirk School Division	Teachers Administration/Clerical
Louis Riel School Division	Teachers Administration/Clerical
Manitoba Institute of Trades and Technology	Teachers
Mountain View	Teachers
Mystery Lake School Division	Teachers

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<b>Employer</b>	<b>Eligible Employee Groups</b>
Park West School Division	Teachers
Pembina Trails School Division	Teachers Administration/Clerical
Pine Creek School Division	Teachers Administration/Clerical
Portage La Prairie School Division	Teachers Administration/Clerical
Prairie Rose School Division	Teachers
Prairie Spirit School Division	Teachers
Red River Valley School Division	Teachers
River East Transcona School Division	Teachers Administration/Clerical Education Assistants
Rolling River School Division	Teachers
Seine River School Division	Teachers Administration/Clerical
Seven Oaks School Division	Teachers Administration/Clerical
South West Horizon School Division	Teachers Administration/Clerical
St. James Assiniboia School Division	Teachers Administration/Clerical
Sunrise School Division	Teachers Administration/Clerical
Swan Valley School Division	Teachers
The Manitoba Teachers' Society	Administration/Clerical
Turtle Mountain School Division	Teachers Administration/Clerical
Turtle River School Division	Teachers

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<b>Employer</b>	<b>Eligible Employee Groups</b>
Western School Division	Teachers
Whiteshell School Division	Teachers
Winnipeg School Division	Teachers Laboratory Demonstrators