

Should I continue Long Term Disability (LTD) payments during an approved Leave of Absence?

It's a very good question! And a decision which shouldn't be made lightly. Long Term Disability coverage provides income replacement and pension plan continuation in the event you become disabled. For many of us, the loss of income from a lengthy absence from work would result in financial strain. For this reason, we always advise our members to maintain LTD coverage by continuing premium payments during a leave of absence.

To help understand the options available while on leave, consider the following:**1. Maintaining your LTD policy:**

- Coverage can be maintained up to a maximum of 24 months, or the number of years negotiated under the collective bargaining agreement or for the duration specified under any Federal or Provincial Employment Standards legislation.
- When LTD coverage is maintained, the policy and protection are seamless, and there is no break in coverage. LTD premium payments during a leave are arranged between you and your District School Board. Please check with your employer about benefits administration during leaves.
- If you are on an approved part-time leave all year long, you are eligible to elect to have premiums calculated based on the full-time schedule to insure your full-time salary. Check with your employer for details.

Example: Maintaining coverage: A teacher suffers a serious illness while on a leave of absence. While receiving treatment for the illness, the leave of absence ends. However, the teacher is not able to return to work. Because LTD coverage was maintained, this teacher would be eligible to apply for LTD benefits while fulfilling the waiting period of the later of 110 working days or the expiration of sick leave.

2. Discontinuing your LTD policy:

- When premium payment arrangements are not made with your employer within the specified timeframe, the policy lapses and is cancelled due to non-payment.

Example: Not maintaining coverage: Consider the scenario if a teacher suffers a serious illness while on a leave of absence but they had decided not to maintain LTD coverage. Unfortunately, there would be no opportunity to apply for LTD benefits if the teacher was unable to return to work. Coverage would not resume until the teacher returned to active employment.

Have questions? Need additional information?

Don't hesitate to contact Teachers Life at 416-620-1140 or toll-free at: 1 800-668-4229 extension 852, or reach us by email anytime at: insuring@teacherslife.com