

Q: How do I apply for Long Term Disability?

You must complete a Long-Term Disability Application found at www.anglicanpension.ca. Navigate to this page and scroll to the bottom where you will see “Forms.” Click on “Forms” and a new page of links will load. Follow this page to **The Long Term Disability Plan: The Long Term Disability Claim**. When you select this option, a fillable form will open. When complete, the original will be forwarded to the Diocesan Payroll Department.

Q: When should I complete the application?

We strongly recommend the LTD application be completed as soon as you begin a medical leave, even if it appears that illness/injury might not extend beyond the 17 weeks of Short Term Disability (STD). Note that there will be a delay from the time STD ends and LTD begins. This delay will be shortened when the application is completed, received, and approved.

Q: How will I know if I am approved or not for LTD?

You will be advised of your status, in writing, from the Anglican Pension Office. The letter will include the period during which LTD benefits will be supported, the details of payment, and information regarding your LTD Case Coordinator.

Q: Who will be financially responsible for me while on Long Term Disability?

Upon approval of LTD, the parish is responsible to pay salary and housing allowance (if applicable) for the 17th week of STD. Once paid, the parish will not have any financial responsibilities until you have returned to work. The Diocese meets this responsibility for Synod Office staff.

Q: How is my income affected when I go on LTD?

Your income will be 66 2/3% of your pre-disability pensionable earnings (normally exclusive of housing allowance). After 18 months, this will be reduced to 60%.

Q: How do I pay my medical/dental premium while on LTD?

A monthly deduction will be made from your payroll deposit account on approximately the 21st of each month. The payroll department will be in touch via email with details about these deductions at the start of LTD.

Q: How are my other benefits affected when I go on LTD?

Under the terms of the Group Life Insurance Policy and the Self-Insured Death Benefit Plan, your coverage may be maintained at no premium cost while you remain on LTD, but not beyond the age of 65.

Continuing Education money is contributed by your Diocese. While on LTD, you do not have access to this fund. ConEd reimbursement is intended to subsidize programmes and materials accessed by the employee which in turn directly benefit the Employer. When you are on LTD, it is understood that you are not able to work and, thus, there is no expectation that you are participating in personal development for your position.

If you are a member of the General Synod Pension Plan, your pension continues to accrue until you reach your Normal Retirement Date, while in receipt of LTD benefits, at no cost to you or your employer. This accrual is based on your annual salary immediately preceding the date on which the disability commenced, as determined by your employer.

Q: How long does LTD last?

In order to continue to be eligible for LTD benefits, you must be under the regular care and treatment of a qualified physician. You are required to provide objective medical evidence of illness/injury and inability to perform the essential duties of your occupation, either regular or at an approved, modified work level. The LTD plan provides financial protection up to 24 months.

Q: What happens after the initial 24 months?

At the end of 24 months, the employee must be disabled from **any** occupation — not just their own occupation — to qualify for continued LTD benefits. Benefits will be terminated if Manulife determines, based on medical information, that the employee is not disabled from **any** occupation. If Manulife approves the claim beyond 24 months, Manulife will continue to request medical updates to confirm ongoing eligibility for benefits. LTD benefits cease at age 65.

Claims are transitioned to Manulife at the 18-month point. At this time, the LTD benefit amount is reduced from 66 2/3% of pensionable salary to 60% of pensionable salary.

With regards to housing, if you are living in a rectory, the expectation is that you find alternative housing on or before the two year mark. If, by special arrangement with the parish and the Diocese, you remain in the rectory, LTD benefits will be reduced by 66 2/3% of the value of the housing provided.

My Questions:
