



Optional group
long-term
disability
insurance

canada **life**™

Financial support at a critical time

Government of Newfoundland and Labrador

Policy No. 168075 and 168001

Financial support at a critical time

You likely have insurance for important things in your life, like your house or your car. So why wouldn't you have insurance to help protect you from loss of income in the event of a long-term illness or injury?

An extended illness or injury can have a big impact on both you and your dependants – financially, physically and mentally. You have enough to worry about – **optional group long-term disability insurance** is there to help protect your financial well-being during this time of need. Without long-term disability insurance, you may have limited options for long-term income support in the event you're unable to work for an extended period because of illness or injury.

Optional group long-term disability insurance will pay benefits regardless of what caused your disability – whether the event occurred at work, at home or on vacation. It covers all sorts of injuries and illnesses, from mental health to chronic medical conditions. You are eligible for the insurance regardless of your household income.



Eligibility

To be eligible you must be enrolled in the group insurance benefits plan, under the age of 65 and participate in one of the Government of Newfoundland and Labrador's defined benefit pension plans. See your plan administrator to confirm your eligibility.



Coverage

Once the waiting period is satisfied you're covered for 66.67% of your monthly earnings to a maximum benefit of \$10,000 or 85% of your pre-disability take-home pay – whichever is less. The benefit amount payable will be reduced by other income you receive while you are disabled, such as benefits from Canada Pension Plan (CPP), WorkplaceNL or those approved as part of a medical retirement. Because you pay the entire cost of optional group long-term disability insurance, benefits will be payable to you tax-free.



Waiting period

The waiting period is the number of days that must pass since the start of the illness or injury before benefits are payable. For optional group long-term disability insurance, this waiting period is 119 days or all or a portion of your accumulated sick leave, to a maximum of 480 days – whichever you choose.

You're covered by optional long-term disability insurance for up to 12 months following the waiting period if:

- Your injury or disease prevents you from performing the essential duties of your regular occupation
- You aren't working in another occupation that provides you with equal or greater income than the amount you receive under this plan

After 12 months, benefits will continue – in full or in part – until you are no longer disabled as defined by the policy, the scheduled date of your regular retirement, or you reach age 65, whichever comes first.

Enrol in optional group long-term disability insurance within the first 31 days of your eligibility and medical approval will not be needed. After this 31-day period, you can still enrol but will be subject to medical approval.



To enrol or find out more about optional group long-term disability insurance, please talk to your plan administrator.

