

LONG TERM DISABILITY RESOLUTIONS

APPROVED BY THE COUNCIL OF GENERAL SYNOD DURING THE TRIENNIUM (2016 – 2019)

Resolution – The Long Term Disability Plan Regulations

November 2017

Moved by: Canon David P. Jones

Seconded by: Ms. Cynthia Haines-Turner

Be it resolved that The Council of General Synod approves the recommendation of the Pension Committee to make the following amendments to Regulations C.3.2A and D.3 of LTD Regulations effective September 18, 2017.

(**Bold** indicates addition, ~~Strikethrough~~ indicates deletion)

Rationale: A benefit level exceeding 85% is a disincentive to return to work.

C.3.2 85% Limitation Rule

The intention of the rule is that an Employee shall not receive a total gross income during Disability greater than 85% of the gross income received from employment before Disability. To achieve this, the Administrator shall determine the amounts set out as A and B below.

A. Gross income during disability

The gross income during disability shall be determined as the sum of:

- a) the net benefit determined under C.3.1 above after deduction of items (i), (ii), (iii) (iv) and (v) but not item (vi);
- b) the amounts determined under C.3.1(i), (ii), (iii)(iv) and **(v)**;
- c) any disability or retirement benefits payable under any group or association policy providing group insurance or retirement benefits but not including any individual policy;
- d) where permitted by law, any disability or loss-of-time benefits payable under any no-fault provision in any government plan of automobile insurance, payable as a result of the Disability;
- e) payments provided under any other government plan or law or any other government agency as a result of the Disability; excluding any amounts considered in C.3.1(v) above; ~~and~~
- f) any unreduced pension paid under the General Synod Pension Plan; **and**
- g) **any salary received from rehabilitation employment.**

Regulation D.3 (“Determination of the amount of benefit while participating in an approved Rehabilitation program”) is amended to read as follows:

D.3 Determination of the amount of benefit while participating in an approved Rehabilitation program

The amount of Benefit will be determined in accordance with subsections C.1 and C.3. ~~7~~ **except that,**

- ~~(a) the “85% limitation rule” and all references to 85% of gross income received from employment before disability shall be read as the “100% limitation rule” and 100% of gross income received from employment before disability, and~~
~~(b) subsection C.3.2A(f) shall be read to include amounts received from rehabilitative employment~~

ADOPTED #CoGS 010-17-11

Resolution – The Long Term Disability Plan Regulations

June 2018

Moved by: Canon David P. Jones

Seconded by: Ms. Cynthia Haines-Turner

Be it resolved that The Council of General Synod approves the recommendation of the Pension Committee to make the following amendments to Regulations A.5, C.3 and the Benefit Schedule of LTD Regulations effective January 1, 2019.

(Bold indicates addition, Strikethrough indicates deletion)

Rationale: The discussions on the possibility of providing a higher LTD benefit have been taking place and after considering the costs involved, the Central Advisory Group recommended that an increase in benefit level to 66 2/3 % be implemented for the 1st 18 months, after the 119 day waiting period.

Regulation A.5 is edited to read as follows:

- A.5 Benefit(s)
Amounts payable under this Plan or a Previous Plan. **The Long Term Disability Plan is made up of 2 components: a self-insured component which is described in this Regulation for the 1st 22 months of disability, and an Insured Plan thereafter, as defined in A.20.**

Regulation C.3 is edited to read as follows:

- C.3. Coordination of Benefits
- C.3.1 An Employee's Benefits shall be reduced by such of the following benefits as may be applicable:
- (i) any benefit for which the Employee is eligible under the Canada or Quebec Pension Plans by reason of the Employee's Disability, but excluding therefrom any dependents benefits or cost-of-living increases made under those plans after Benefits begin;
 - (ii) benefits for which the Employee is eligible under any Workers' Compensation or similar law because of the disability;
 - (iii) ~~60%~~ **66 2/3 %** of the value (as determined by the Administrator) of

housing or ~~60%~~ **66 2/3** % of any housing allowance provided by the Employer within the period of Disability;

- (iv) amounts paid by any employer as salary continuance or severance pay; and
- (v) benefits for which the Employee is eligible under any other government plan or law or any other government agency as a result of the disability, but excluding therefrom any dependents benefits or cost-of-living increases made under those plans or law after benefits begin, and also excluding benefits payable under C.3.2 A (d) below; and
- (vi) any amount determined by the Administrator to be deductible under the "85% limitation rule" described below
- (vii) earnings paid by any employer

Benefit Schedule is edited to read as follows:

BENEFIT SCHEDULE

Monthly Benefit	60% 66 2/3 % of Salary
Maximum monthly Benefit	\$10,000
Elimination Period	119 days of uninterrupted Total Disability
Maximum Benefit Period	18 months, or if earlier, age 65
No-evidence Limit	\$10,000 (monthly)
Tax Status	Benefit payments are taxable as income

ADOPTED #CoGS 006-18-06