

TORONTO SENIORS HOUSING CORPORATION (TSHC) Long Term Disability Policy

Policy Owner: CGHC Committee	Date Approved: 18 May, 2022
Type: Occupational Health and Safety Policy	Approved By: Board of Directors
Last Reviewed:	Effective Date: 1 June, 2022

Scope

This policy applies to all permanent management and exempt employees who have completed the probationary period, which is six months actually worked.

Overview

The Toronto Seniors Housing Corporation provides long term disability benefits for employees after 6 months of continuous disability.

Eligibility

New employees do not become eligible for this benefit until they have completed two months of continuous service. There is a six-month qualifying period before long term disability benefits take effect. To qualify, the employee's disability must be continuous during this period.

Definition of total disability

Total disability is the continuous inability, due to illness or injury, of an employee to perform 60% of their normal job during the six-month qualifying period and the first 24 months of the benefit.

Amount of payment

Total disability

Long-term Income Protection pays 70% of the regular salary the employee was earning when the disability began, up to a maximum of \$5,000 per month. This amount is reduced by any other disability, retirement, Canada or Quebec disability payments made to the employee.

Partial disability

An employee may return to work part-time, if able, and receive partial benefit in addition to part-time salary.

Length of payment

After 24 months, the benefit continues only if the employee is unable to work in any other position for which they are reasonably suited by education, training or experience.

If an employee retires while receiving the LTD benefit, the LTD payments cease and the employee receives their pension payments.

Benefits

Group health insurance benefits continue during the disability period. Pension premiums are waived and coverage is continued through the pension provider.

Recurring disability

If, within 6 months after the long term disability benefit stops, there is a recurrence of the same or a related disability, the LTD benefit will be reinstated immediately. The 6-month waiting period will not apply.