DISABILITY INSURANCE

The Disability Insurance Program is designed to provide additional income if you are prevented from working because of lengthy physical or mental illness.

Membership is voluntary for those who were employed prior to November 1, 1970, the effective date of the program. Membership is compulsory for those employed after that date. Your contribution is $.40 per month for each $1000 of your annual salary, with the Employer contributing an equal amount. Upon retirement this insurance will cease.

Benefits

The basic monthly benefit is 70 percent (70%) of the adjusted monthly salary on which your last contribution was based. Benefits begin after 13 weeks of disability or after the expiration of your paid sick leave if that is later. The monthly benefit is payable throughout your disability but not beyond age 65.

PUBLIC SERVICE MANAGEMENT INSURANCE

The Public Service Management Insurance Plan provides certain employees excluded from bargaining with a voluntary insurance scheme. If you are a member of such a plan and cease to be employed in the Public Service your coverage stops in the month in which you cease employment. However you have a 31-day period to convert to a private policy with the National Life Assurance Company without a medical examination. The Company is the head of a group of companies which underwrites the plan.

The basic amount of insurance is one year's adjusted salary up to age 60. On November 1st nearest your 61st birthday, the basic amount becomes 90% of one year's adjusted salary; 80% of one year's adjusted salary one year later, and so on. However coverage will never be less than 10% of one year's adjusted salary while you are employed.

The same reduction is for both the basic insurance and the supplementary insurance.

Long Term Disability Insurance Benefit

You may apply for this insurance if you are under 65 whether or not you elect to take any other insurance under the plan. If you entered the Public Service on or after November 1st, 1970, this coverage is a condition of employment.